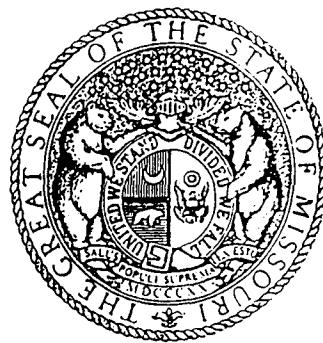


MISSOURI
Life
Accident & Health
Supplement Data
1995



Missouri Department of Insurance
Statistics Section
Revised January 1997

**MISSOURI
LIFE
ACCIDENT & HEALTH
SUPPLEMENT DATA
1995**



**Missouri Department of Insurance
Statistics Section
Revised January 1997**



PREFACE

The **Missouri Life, Accident & Health Supplement Data 1995** report presents data collected by the Missouri Department of Insurance from companies that file the Annual Statement Supplement For Missouri For Year Ending 1995. This form is used to collect data in greater detail than that reported on the 1995 Annual Statement For Missouri (page 21). All Life, Health Service Corporations and Fraternal companies are required to complete this form per 20 CSR 200-1.037, § 374.040 RSMo., and § 374.045 RSMo. For 1995, more explicit data was also collected from property and casualty companies who write accident and health insurance. Property and Casualty companies are to file the Supplement To Page 15 Of Annual Statement For Year Ending December 31, 1995. This form is used to collect data in greater detail than that reported on the 1995 Annual Statement For Missouri (page 15). This report is required to be completed per 20 CSR 200-1.037, § 374.040 RSMo., and § 374.045 RSMo.

The enclosed documentation provides information, by company, for each line of business specified in the Annual Supplement, with company profiles listed in alphabetical order. Being the third year the Annual Supplement data has been collected and presented in such detail, where possible, companies' supplement filings were compared to the data reported by the companies in their 1995 annual statements. While every effort has been made to assure that all significant errors and omissions in the Annual Supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **Missouri Life, Accident & Health Supplement Data 1995** report is published by the Statistics Section, Division of Market Regulation, Missouri Department of Insurance.



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DEFINITION OF TERMS

Life Insurance

Number Of Insureds: For individual policies, the number of insured must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

Market Share: The dollar amount of direct premium or annuity considerations by company divided by the total amount of direct premium and annuity considerations industry-wide for the particular line of business being analyzed, expressed as a percentage.

Rank by Market Share: The relative position a company attained in the data year compared to all companies reporting premiums (or annuity considerations) for each line of business. Rankings are based on a descending order of market share, i.e. the company with the largest market share is given the ranking of **1 (one)**.

Direct Premiums: The dollar amount charged when a policyholder contracts for life insurance coverage before reinsurance has been ceded and/or assumed. Rules of life insurance accounting require reporting premiums actually collected.

Annuity Considerations: Single payment or periodic payments which are made to purchase an annuity. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

Dividends Paid: The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

Direct Claims and Benefits Paid: The dollar amount paid in performance of obligations imposed by life or annuity contracts including death benefits, matured endowments, annuity benefits, surrender values, and other claims. Includes amounts paid during the current year for obligations incurred in prior years but not obligations to be paid in future years. This is a cash flow item only and not a measure of the profitability or the cost of current coverages.

Life Insurance in Force: The value of life insurance in force at year end, which is equal to the amount of insurance in force the previous year plus new contracts issued less contracts ceased during the year.

Benefits Ratio: The dollar amount of direct claims and benefits paid plus the dollar amount of direct dividends paid divided by the dollar amount of direct premium and/or annuity considerations for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims, benefits, and/or dividends.

Whole Life: A life insurance contract arrangement by which the insured person, upon payment of premium, is guaranteed that upon death, a named beneficiary will receive a stated amount. Though legally whole life contracts are nondivisible entities, they continue to be explained as a combination of "term insurance protection" and "savings". A policyholder may borrow from the insurer an amount up to the cash value, at a contractual rate of interest, using the cash value as collateral. Premiums for a whole life policy may be paid over the life of the insured or for a limited period during which the higher premium charged pays up the policy.

Term Life: Life insurance which stays in effect for only a specified, limited period. If an insured dies within that period, the beneficiary receives the death payments. If the insured survives, the policy ends and the beneficiary receives nothing.

Universal Life: A life insurance policy under which (1) premiums are flexible, not fixed; (2) protection is adjustable, not fixed; and (3) insurance company expenses and other charges are specifically disclosed to a purchaser.

Graded Death Benefit: A death payment that increases with the age of an insured. Graded benefits may increase gradually and then level off, or may increase sharply before becoming level.

Credit Life: Insurance issued to a creditor to cover the life of a debtor for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

Variable Life: Any individual policy which provides for life insurance the amount or duration of which varies according to the investment experience of any separate account(s) established and maintained by the insurer as to the policy pursuant to section 376.309, RSMo of the insurance laws of the state of domicile of a foreign or alien insurer.

Annuities: Contract sold by insurance companies that pays a periodic income benefit for the life of the person (the annuitant) purchasing the contract, or for a specified length of time.

Ordinary Allocated: An agreement by an insurer guaranteeing that a specific sum of money will be paid in the future, usually as monthly income, to the annuitant.

Unallocated: Contract providing for dollars deposited therein to accumulate at a guaranteed or "current" rate of interest as declared by the company. The funds accumulating in the contract are not allocated to specific persons.

Variable (Excluding Unallocated): An annuity in which premium payments are used to purchase accumulation units, their number depending on the value of each unit. The value of a unit is determined by the value of the portfolio of stocks in which the insurance company invests the premiums.

Modified Guaranteed: Deferred annuity contract, the underlying assets of which are held in a separate account and the values of which are guaranteed if held for specified periods. It contains nonforfeiture values that are based upon a market-value adjustment formula if held for shorter periods. This formula may or may not reflect the value of assets held in the separate account. The assets underlying the contract must be in a separate account during the period when the contract holder can surrender the contract.

Deposit-Type Funds: Premiums, annuity considerations, deposits, and other annuity income not reported on previous lines as direct premiums or annuity considerations, for which individual annuitants can be identified as Missouri residents. This applies to contracts on an individual or group basis.

DEFINITION OF TERMS

Accident & Health

Number Of Insureds: For individual policies, the number of insured must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Rank by Market Share: The relative position a company attained in the data year to all companies reporting premiums for each line of business. Rankings are based on a descending order of market share, i.e. the company with the largest market share is given the ranking of 1.

Direct Premiums Written: Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premiums Earned: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Dividends Paid: The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

Direct Losses Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years, and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred: The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

Medical Expense: A form of health insurance that provides benefits for medical, surgical, and hospital expenses.

Medicare Supplement: A group or individual policy of accident and sickness insurance or a subscriber contract of hospital and medical service associations or health maintenance organizations, other than a policy issued pursuant to a contract under Section 1876 or Section 1833 of the federal Social Security Act, which is advertised, marketed or designed primarily as a supplement to reimbursements under Medicare for the hospital, medical or surgical expenses of persons eligible for Medicare.

Long Term Care: Any policy, contract, certificate, evidence of coverage or rider advertised, marketed, offered or designed to provide coverage for not less than twelve consecutive months for each covered person on an expense incurred, indemnity, prepaid or other basis; for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance of personal care services, provided in a setting other than an acute care unit of a hospital. Such term includes group and individual annuities and life insurance policies or riders which provide directly or which supplement long-term care insurance. Such term also includes a policy or rider which provides for payment of benefits based upon cognitive impairment or the loss of functional capacity.

Specified Disease: A policy for certain specified diseases only, such as cancer, heart attacks, scarlet fever, smallpox, polio, tetanus, etc.

Accident Only: A form of health insurance against loss by bodily injury.

Disability Income: A form of health insurance that provides periodic payments to replace income, actually or presumptively lost, when the insured is unable to work as a result of sickness or injury.

Limited Benefit: Policy that pays only for specified contingencies in contrast to one paying for all contingencies other than those excluded.

Short Term Credit Disability: Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of less than 10 years.

Long Term Credit Disability (Mortgage): Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of 10 years or more.

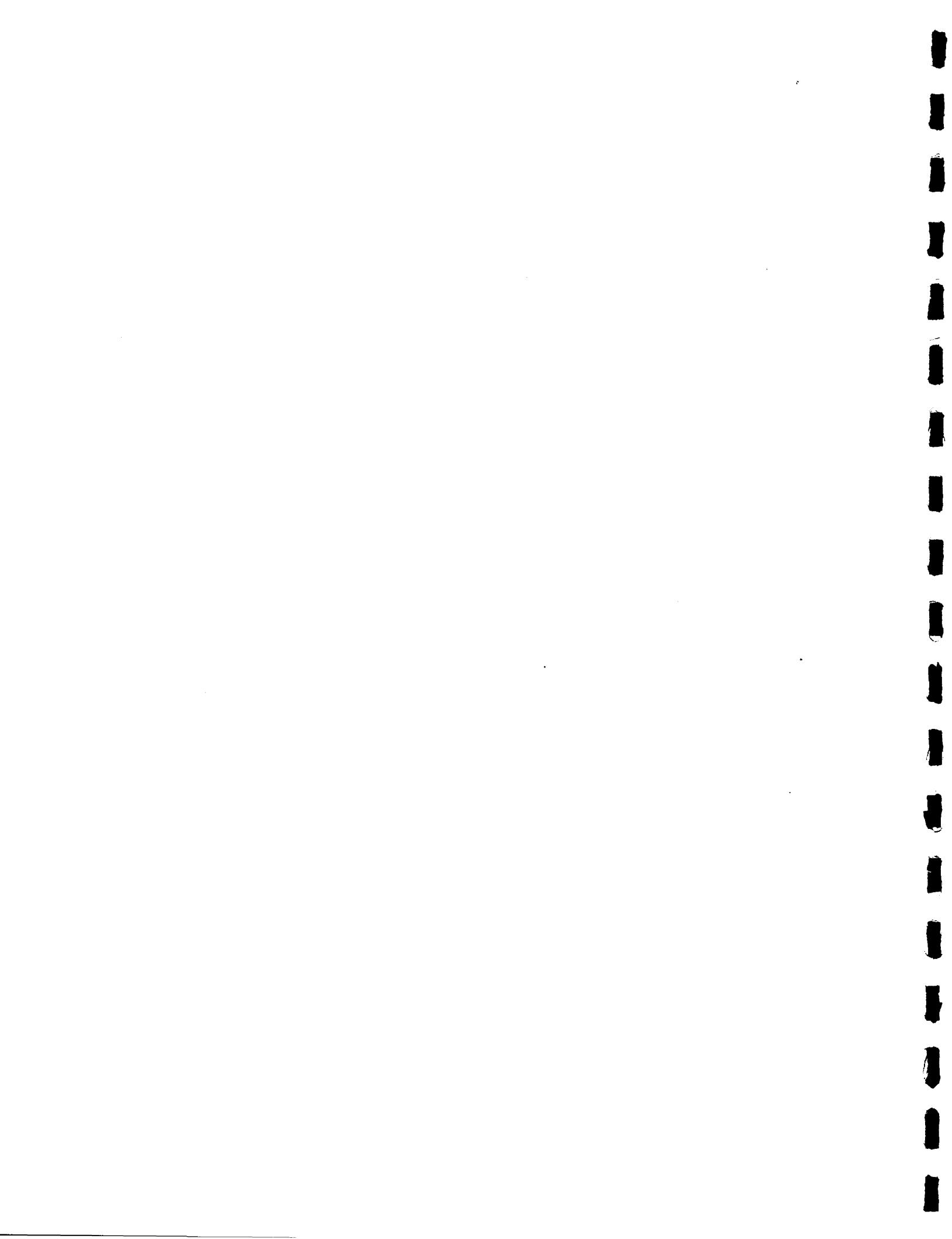
Credit Unemployment: Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other transaction on credit when the debtor is involuntarily unemployed.

Stop Loss: A policy, certificate, contract endorsement, attachments, amendments or other modifications to that contract, which protects an employer, trustee, or association against an aggregate amount of claims over a period, by insuring against losses of an employer's self-funded health plan, or losses in excess of a specified amount or percentage of the earned premium income.

**LIFE
INSURANCE**



**TOTAL
LIFE INSURANCE
BY
LINE OF BUSINESS**



**MISSOURI DEPARTMENT OF INSURANCE
1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS**

INDIVIDUAL

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSUREDS	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIVIDENDS TO POLICYHOLDERS	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1.1	WHOLE LIFE	2,834,006	\$875,671,203	\$254,299,087	\$496,112,965	\$52,696,405	85.70
1.2	TERM LIFE	540,135	\$189,980,223	\$8,110,989	\$105,558,171	\$42,645,923	59.83
1.3	UNIVERSAL LIFE	506,901	\$492,274,002	\$17,070,809	\$202,442,108	\$37,792,546	44.59
1.4	GRADED DEATH BENEFITS	53,837	\$9,487,687	\$75,712	\$6,285,773	\$416,644	67.05
1.5	CREDIT LIFE	117,952	\$13,140,397	\$0	\$5,002,601	\$752,024	38.07
1.6	VARIABLE LIFE	111,924	\$175,390,814	\$859,939	\$68,619,655	\$11,793,706	39.61
1.7A	ORDINARY ALLOCATED ANNUITIES	258,631	\$606,263,985	\$4,051,382	\$567,966,766	\$0	94.35
1.7B	UNALLOCATED ANNUITIES	18,761	\$30,864,972	\$30,140	\$11,433,391	\$0	37.14
1.7C	VARIABLE ANNUITIES	27,006	\$130,117,307	\$66,227	\$90,025,952	\$0	69.24
1.7D	MODIFIED GUARANTEED DEPOSIT-TYPE FUNDS	0	\$0	\$0	\$0	\$0	0.00
1.8		115,145	\$730,403,456	\$20,487,245	\$197,894,009	\$0	29.90
1.10	TOTAL INDIVIDUAL	4,667,111	\$3,213,576,908	\$305,002,142	\$1,815,348,182	\$146,053,012	65.98

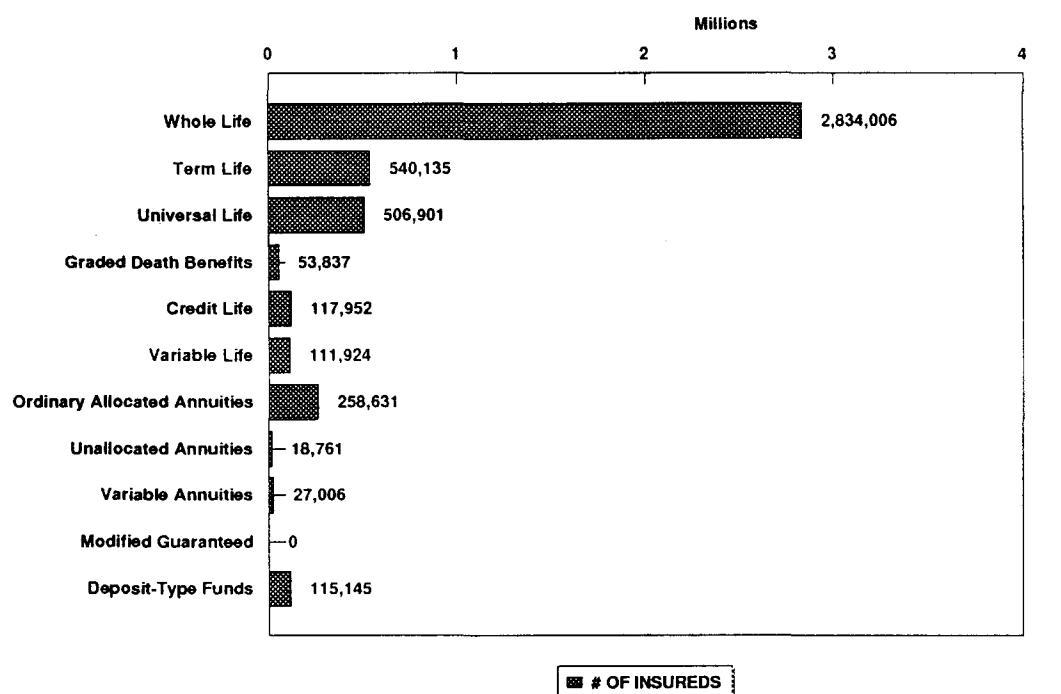
GROUP

2.1	WHOLE LIFE	79,219	\$23,068,601	\$57,681	\$13,322,826	\$5,145,112	58.00
2.2	TERM LIFE	2,794,377	\$301,280,811	\$28,531,403	\$290,971,876	\$106,842,434	106.05
2.3	UNIVERSAL LIFE	98,784	\$30,461,030	\$25,149	\$9,393,331	\$7,285,066	30.92
2.4	GRADED DEATH BENEFITS	33,478	\$6,416,064	\$0	\$2,084,848	\$108,342	32.49
2.5	CREDIT LIFE	897,040	\$44,037,856	\$205,962	\$20,957,116	\$3,468,117	48.06
2.6	VARIABLE LIFE	4,219	\$3,894,749	\$0	\$297,189	\$1,425,050	7.63
2.7A	ORDINARY ALLOCATED ANNUITIES	170,055	\$70,592,350	\$976,764	\$523,211,534	\$0	742.56
2.7B	UNALLOCATED ANNUITIES	120,316	\$12,322,852	\$282,339	\$44,008,877	\$0	359.42
2.7C	VARIABLE ANNUITIES	17,254	\$36,957,955	\$97,201	\$16,118,510	\$0	43.88
2.7D	MODIFIED GUARANTEED DEPOSIT-TYPE FUNDS	455	\$3,926,681	\$0	\$3,519,935	\$0	89.64
2.8		66,924	\$836,524,750	\$0	\$101,174,415	\$0	12.09
2.10	TOTAL GROUP	4,260,748	\$1,362,674,713	\$30,176,505	\$983,097,724	\$109,846,201	74.36

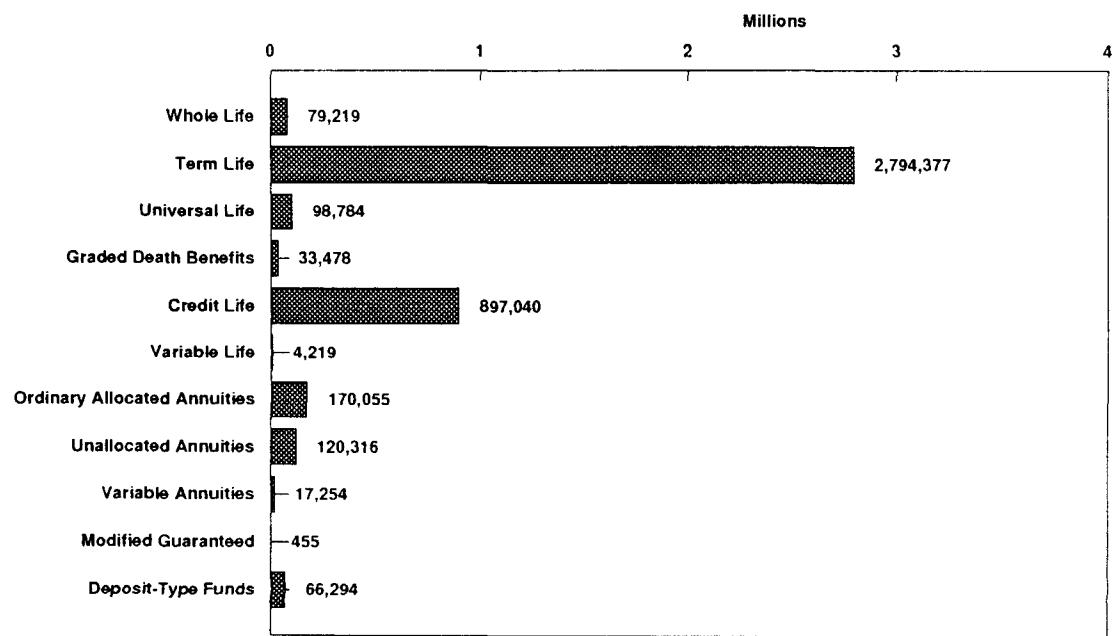
TOTAL INDIVIDUAL AND GROUP BUSINESS

3	TOTAL LIFE	8,741,344	\$4,613,863,473	\$335,318,361	\$2,825,345,228	\$255,820,934	68.50
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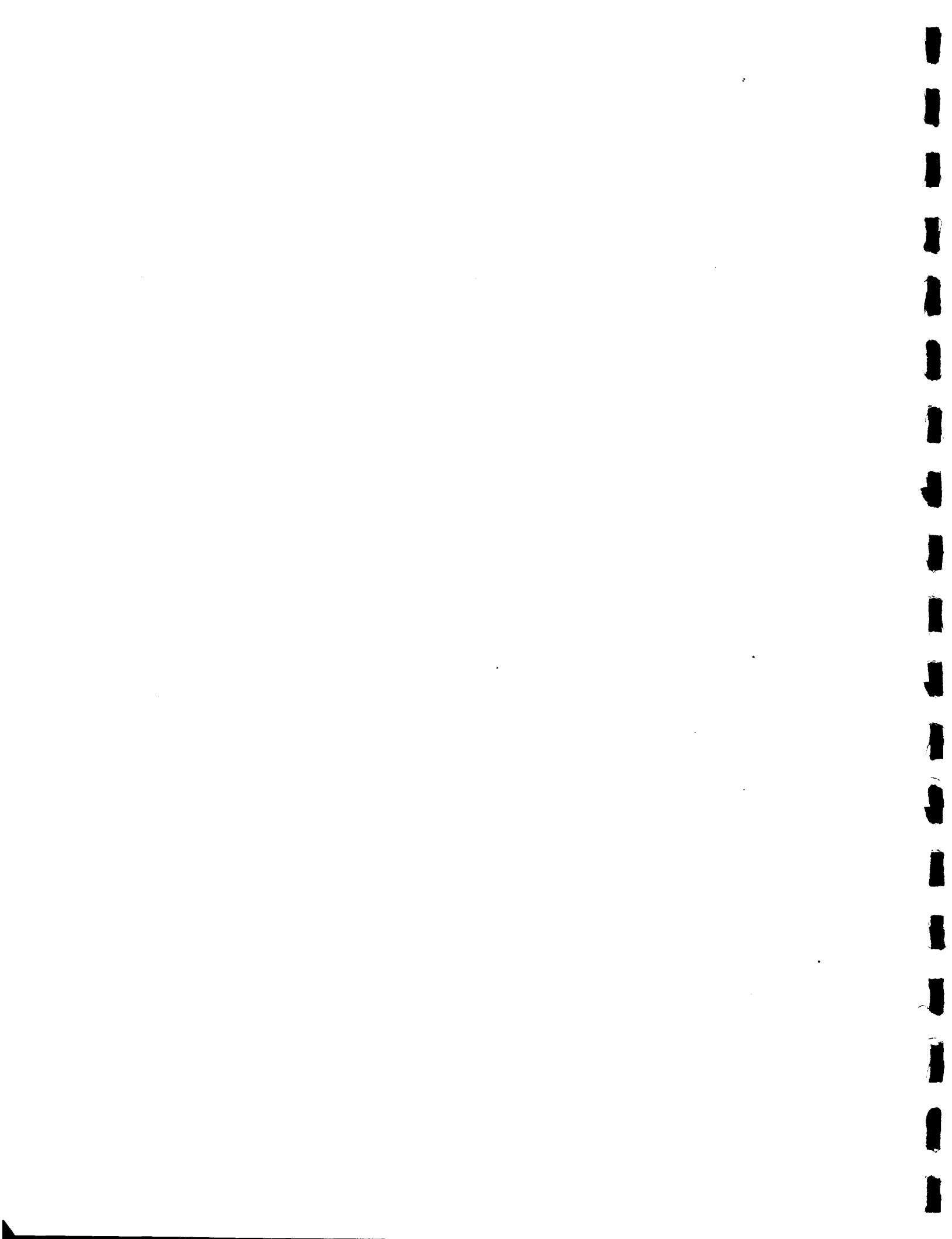
**INDIVIDUAL LIFE BUSINESS
1995**



**GROUP LIFE BUSINESS
1995**



**INDIVIDUAL
LIFE INSURANCE
BY LINE OF BUSINESS
BY COMPANY**



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE

OBS	COMPANY NAME	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ABRAHAM LINCOLN INSURANCE COMPANY	0.0016	345	143	\$14,397	\$211	\$20,063	\$1,304 140.82
2	ACADEMY LIFE INSURANCE CO*	0.0171	208	701	\$149,914	\$25,522	\$78,733	\$15,514 69.54
3	ADVANCE INSURANCE COMPANY	0.0002	418	3	\$1,839	\$0	\$15,000	\$45 815.66
4	AETNA LIFE INSURANCE COMPANY*	0.1093	82	6,759	\$956,852	\$559,830	\$2,126,373	\$51,189 280.73
5	AID ASSOCIATION FOR LUTHERANS	0.3227	46	20,560	\$2,825,703	\$4,147,160	\$4,050,578	\$294,971 290.11
6	AIG LIFE INSURANCE COMPANY	8.8553	1	17,607	\$77,542,939	\$0	\$165,065	\$1,456,775 0.21
7	ALFA LIFE INSURANCE CORPORATION	0	460	3	\$0	\$0	\$0	\$15
8	ALL AMERICAN LIFE INSURANCE COMPANY*	0.1198	80	7,187	\$1,048,862	\$11,101	\$894,055	\$71,813 86.3
9	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0432	135	1,593	\$378,026	\$9,274	\$236,519	\$39,033 65.02
10	ALLIED LIFE INS CO	0.0048	294	60	\$41,791	\$0	\$32,350	\$10,035 77.41
11	ALLSTATE LIFE INS CO OF NEW YORK	0.0002	422	1	\$1,346	\$0	\$0	\$42 0
12	ALLSTATE LIFE INSURANCE COMPANY	0.0894	93	2,496	\$782,978	\$0	\$937,696	\$32,587 119.76
13	AMERICAN AMICABLE LIFE INS CO TX	0.0168	209	355	\$146,765	\$129	\$30,130	\$13,889 20.62
14	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0253	176	640	\$221,720	\$0	\$530,670	\$40,583 239.34
15	AMERICAN CAPITOL INSURANCE COMPANY	0.0056	285	464	\$48,946	\$5,186	\$52,546	\$2,585 117.95
16	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0001	424	1	\$1,209	\$0	\$0	\$52 0
17	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0	443	2	\$420	\$242	\$0	\$12 57.62
18	AMERICAN FAMILY LIFE ASSUR CO GA	0.0042	303	219	\$36,933	\$0	\$11,340	\$1,503 30.7
19	AMERICAN FAMILY LIFE INSURANCE CO	1.1589	21	56,410	\$10,148,559	\$5,249,521	\$7,092,139	\$1,544,948 121.61
20	AMERICAN FIDELITY INSURANCE COMPANY	0.0387	145	4,374	\$338,705	\$177	\$107,634	\$33,541 31.83
21	AMERICAN FIDELITY LIFE INSURANCE CO	0.0759	98	3,595	\$664,264	\$2,645	\$148,058	\$40,763 22.69
22	AMERICAN FOUNDATION LIFE INS CO	0.006	280	552	\$52,543	\$2,189	\$56,846	\$2,037 112.36
23	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.7473	29	131,687	\$6,544,135	\$43,665	\$7,005,007	\$268,274 107.71
24	AMERICAN GENERAL LIFE INS CO NY	0.0019	339	39	\$16,656	\$938	\$52,704	\$1,298 322.06
25	AMERICAN GENERAL LIFE INSURANCE CO	0.0701	104	8,288	\$613,612	\$40,922	\$1,149,322	\$43,155 193.97
26	AMERICAN HEALTH & LIFE INSURANCE CO	0.0228	191	7,699	\$199,923	\$5,673	\$439,927	\$14,598 222.89
27	AMERICAN HERITAGE LIFE INSURANCE CO	0.0019	341	38	\$16,309	\$0	\$54,717	\$1,729 335.5
28	AMERICAN HOME LIFE INSURANCE CO	0.0616	117	3,578	\$539,062	\$30,821	\$329,537	\$45,603 66.85
29	AMERICAN INCOME LIFE INSURANCE CO	0.4411	37	18,644	\$3,863,014	\$0	\$1,179,223	\$149,733 30.53
30	AMERICAN INSURANCE CO OF TEXAS*	0	458	1	\$59	\$0	\$0	\$5 0
31	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0007	382	3	\$6,523	\$0	\$0	\$135 0
32	AMERICAN INVESTORS LIFE INS CO	0.0456	134	304	\$398,953	\$6,224	\$10,587,881	\$11,997 2655.48
33	AMERICAN LIFE & HEALTH INS CO	0.0254	175	12,375	\$222,780	\$230	\$464,270	\$12,924 208.5
34	AMERICAN LIFE AND CASUALTY INS CO*	0.0152	213	292	\$132,677	\$809	\$101,463	\$15,931 77.08
35	AMERICAN LIFE INSURANCE CO OF NY	0.0025	329	68	\$22,173	\$0	\$0	(\$197) 0
36	AMERICAN MEMORIAL LIFE INSURANCE CO	0.2302	60	6,786	\$2,015,847	\$11,963	\$846,509	\$22,414 42.59
37	AMERICAN MERCHANTS LIFE INS CO	0.0003	411	13	\$2,602	\$0	\$0	\$135 0
38	AMERICAN NATIONAL INSURANCE COMPANY*	0.6241	35	67,807	\$5,464,788	\$44,468	\$5,382,552	\$311,255 99.31
39	AMERICAN NATIONAL LIFE INS OF TX	0.007	272	136	\$61,128	\$0	\$43,168	\$362 70.62
40	AMERICAN PUBLIC LIFE INSURANCE CO	0.0009	377	63	\$7,625	\$96	\$1,837	\$862 25.35
41	AMERICAN REPUBLIC INSURANCE COMPANY	0.0784	97	2,250	\$686,232	\$26,747	\$450,005	\$6,383 69.47
42	AMERICAN SLOVENIAN CATHOLIC UNION	0.0003	415	117	\$2,191	\$1,628	\$1,278	\$238 132.63
43	AMERICAN STATES LIFE INSURANCE CO	0.0263	172	1,395	\$230,087	\$0	\$133,638	\$9,288 58.08
44	AMERICAN TRAVELLERS LIFE INS CO	0.0352	150	778	\$308,424	\$0	\$107,274	\$4,028 34.78
45	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0094	249	252	\$82,272	\$0	\$201,270	\$15 244.64
46	AMERITAS LIFE INSURANCE CORP	0.0501	132	2,069	\$438,444	\$143,512	\$300,261	\$32,062 101.22
47	AMERUS LIFE INSURANCE COMPANY	0.4229	39	6,634	\$3,703,616	\$1,061,303	\$3,962,881	\$272,553 135.66
48	AMEX LIFE ASSURANCE CO	0.0001	441	26	\$456	\$0	\$56,138	\$2,460 123.11
49	AMCA LIFE INSURANCE COMPANY	0.0001	440	5	\$527	\$0	\$5,000	\$35 948.77
50	ANCHOR NATIONAL LIFE INS CO*	0	460	4	\$0	\$0	\$0	\$306
51	ANTHEM LIFE INS CO OF INDIANA	0.0032	317	117	\$28,050	\$0	\$11,000	\$2,667 39.22
52	ARISTAR LIFE INSURANCE COMPANY	0.0003	416	11	\$2,190	\$0	\$0	\$87 0
53	ASSURED LIFE ASSOCIATION	0.0032	319	90	\$27,810	\$1,543	\$44,184	\$1,171 164.43
54	ASSURED SECURITY LIFE INS CO	0	460	1	\$0	\$0	\$0	\$1
55	ATLANTA LIFE INSURANCE COMPANY	0.058	123	12,924	\$507,811	\$0	\$370,302	\$22,500 72.92
56	ATLAS LIFE INSURANCE CO	0.0469	133	1,234	\$410,543	\$69	\$254,573	\$37,008 62.03
57	AURORA NATIONAL LIFE ASSURANCE CO	1.6066	11	3,160	\$14,068,781	\$0	\$6,136,682	\$493,456 43.62
58	AUSA LIFE INSURANCE COMPANY INC	0	447	2	\$283	\$0	\$0	\$7 0
59	AUTO CLUB LIFE INS CO	0.0001	428	15	\$929	\$0	\$0	\$105 0
60	AUTO OWNERS LIFE INSURANCE COMPANY	0.0026	327	234	\$22,730	\$0	\$7,819	\$2,272 34.4
61	BALTIMORE LIFE INS CO THE	0.0054	288	172	\$46,872	\$2,101	\$26,058	\$1,613 60.08
62	BANKERS FIDELITY LIFE INSURANCE CO	0.0328	157	819	\$287,641	\$0	\$62,352	\$4,712 21.68
63	BANKERS LIFE AND CASUALTY COMPANY	0.229	61	13,167	\$2,005,428	\$99,040	\$1,626,928	\$54,870 86.06
64	BANKERS NATIONAL LIFE INS CO	0.0082	257	411	\$72,179	\$16,445	\$4,700	\$5,013 29.3
65	BANKERS SECURITY LIFE INS SOCIETY	0.0065	276	292	\$56,665	\$0	\$0	\$11,116 0
66	BANKERS UNITED LIFE ASSURANCE CO	0.0015	352	41	\$13,230	\$1,455	\$5,610	\$1,167 53.4
67	BANNER LIFE INS CO	0.0625	116	2,482	\$547,699	\$78,996	\$1,037,044	\$17,740 203.77
68	BCS LIFE INSURANCE COMPANY	0.0001	425	3	\$1,169	\$0	\$0	\$110 0
69	BENEFICIAL LIFE INSURANCE COMPANY	0.0022	332	232	\$19,580	\$9,157	\$25,660	\$2,294 177.82
70	BENEFICIAL STANDARD LIFE INS CO*	0	460	7	\$0	\$0	\$0	\$303
71	BERKSHIRE LIFE INSURANCE COMPANY	0.0334	155	350	\$292,869	\$68,227	\$91,705	\$17,317 54.61
72	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0983	90	4,485	\$860,697	\$5,965	\$495,079	\$81,077 58.21
73	BUSINESS MENS ASSURANCE CO OF AMERICA	0.2577	57	6,953	\$2,256,839	\$20,074	\$1,832,181	\$89,289 82.07
74	CAMERON LIFE INSURANCE COMPANY	0.0097	245	549	\$84,793	\$8,122	\$0	\$8,720 9.58
75	CANADA LIFE ASSURANCE COMPANY	0.3393	44	428	\$2,971,345	\$169,445	\$190,856	\$79,024 12.13
76	CAPITAL RESERVE LIFE INSURANCE CO	0.0726	102	11,954	\$635,578	\$0	\$710,675	\$21,401 111.82
77	CAPITOL BANKERS LIFE INSURANCE COMPANY	0.0033	316	13	\$28,978	\$0	\$93,934	\$1,466 324.16
78	CATHOLIC FAMILY LIFE INSURANCE	0.0007	387	87	\$5,696	\$1,616	\$0	\$287 28.37
79	CATHOLIC KNIGHTS OF AMERICA THE	0.0277	170	2,709	\$242,140	\$24,331	\$114,856	\$11,748 57.48
80	CATHOLIC ORDER OF FORESTERS	0.0044	301	1,041	\$38,488	\$50,827	\$90,152	\$7,217 366.29

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
81	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.0019	338	417	\$16,778	\$0	\$0	\$5,100	0
82	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0393	142	2,911	\$344,476	\$39,028	\$669,031	\$19,558	205.55
83	CENTRAL SECURITY LIFE INSURANCE CO	0.0999	89	15,038	\$874,620	\$360	\$2,436,778	\$26,050	278.65
84	CENTRAL STATES HEALTH & LIFE CO	0.0081	258	550	\$70,517	\$19,072	\$147,292	\$2,461	235.92
85	CENTRAL UNITED LIFE INSURANCE CO*	0.0165	211	359	\$144,052	\$0	\$89,180	\$9,216	61.91
86	CENTURY LIFE OF AMERICA	0.0251	178	1,824	\$219,867	\$198,044	\$407,771	\$12,736	275.54
87	CERTIFIED LIFE INS CO	0.0006	391	47	\$4,912	\$826	\$12,014	\$184	261.4
88	CHARTER NATIONAL LIFE INSURANCE CO*	0	460	12	\$0	\$0	\$0	\$229	
89	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0006	389	32	\$5,235	\$632	\$12,114	\$229	243.48
90	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0097	244	742	\$85,286	\$0	\$87,706	\$1,473	102.84
91	CHRISTIAN MUTUAL LIFE INS CO	0.0004	401	7	\$3,697	\$349	\$0	\$52	9.44
92	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0016	346	127	\$14,355	\$1,726	\$135,872	\$843	958.54
93	CHUBB LIFE INS CO OF AM	0.0072	266	2,241	\$62,931	\$5,150	\$103,401	\$155,736	172.49
94	CHUBB SOVEREIGN LIFE INS CO	0.0338	153	415	\$295,896	\$0	\$295,501	\$50,592	99.87
95	CINCINNATI LIFE INSURANCE COMPANY THE	0.0518	130	1,344	\$453,590	\$0	\$169,683	\$17,957	37.41
96	CITIZENS SECURITY LIFE INS CO	0.0019	340	64	\$16,446	\$0	\$1,252	\$622	7.61
97	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0167	210	882	\$145,889	\$35,645	\$182,821	\$11,609	149.75
98	COLONIAL LIFE & ACCIDENT INS CO	0.0112	233	981	\$98,111	\$0	\$48,202	\$5,550	47.09
99	COLONIAL PENN LIFE INSURANCE CO	0.0126	226	387	\$110,054	\$0	\$117,650	\$1,757	106.9
100	COLORADO BANKERS LIFE INS CO*	0.0044	300	100	\$38,562	\$0	\$30,167	\$1,953	78.23
101	COLUMBIA UNIVERSAL LIFE INS CO	0.0131	221	1,781	\$114,567	\$106	\$534,878	\$6,009	466.96
102	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0058	282	64	\$50,715	\$17,537	\$0	\$3,420	34.58
103	COLUMBUS LIFE INSURANCE CO	0.0071	271	312	\$61,827	\$53,705	\$254,103	\$6,312	497.85
104	COMBINED INSURANCE CO OF AMERICA	0.2017	53	19,773	\$2,554,214	\$0	\$1,713,371	\$101,902	67.08
105	COMMERCIAL LIFE INSURANCE COMPANY*	0.0001	433	12	\$759	\$0	\$1,000	\$82	131.75
106	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.02	199	248	\$175,430	\$0	\$185,098	\$10,582	105.51
107	COMMONWEALTH LIFE INSURANCE COMPANY	0.0327	158	2,514	\$285,907	\$1,365	\$26,496	\$1,251	9.74
108	COMMUNITY NATIONAL ASSURANCE COMPANY	0.0001	434	1	\$711	\$0	\$0	\$10	0
109	CONGRESS LIFE INSURANCE COMPANY	0.0089	251	222	\$77,884	\$0	\$48,316	\$823	62.04
110	CONNECTICUT GENERAL LIFE INS CO	8.0135	2	7,901	\$70,171,590	\$443,446	\$13,653,230	\$1,670,270	20.09
111	CONNECTICUT MUTUAL LIFE INS CO	0.9049	27	11,874	\$7,923,678	\$3,645,481	\$6,944,903	\$606,320	133.65
112	CONNECTICUT NATIONAL LIFE INS CO*	0.0014	357	19	\$12,061	\$0	\$0	\$727	0
113	CONSTITUTION LIFE INSURANCE COMPANY	0.0054	287	682	\$47,030	\$3,733	\$135,043	\$2,956	295.08
114	CONSUMERS LIFE INSURANCE COMPANY	0	451	1	\$150	\$0	\$0	\$80	0
115	CONTINENTAL ASSURANCE COMPANY	0.1208	79	3,991	\$1,057,653	\$179,680	\$1,472,247	\$210,364	156.19
116	CONTINENTAL GENERAL INSURANCE CO	0.0021	334	116	\$18,053	\$0	\$57,952	\$757	321.01
117	CONTINENTAL LIFE AND ACCIDENT CO*	0.0014	359	119	\$11,971	\$23	\$10,500	\$274	87.9
118	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0015	351	64	\$13,327	\$0	\$496	\$316	3.72
119	CONTINENTAL LIFE INSURANCE COMPANY	0.0003	406	20	\$3,033	\$0	- \$0	\$145	0
120	CONTINENTAL WESTERN LIFE INS CO	0.0035	312	585	\$30,761	\$89	\$1,075	\$4,477	3.78
121	COUNTRY INVESTORS LIFE ASSUR CO	0	445	3	\$334	\$0	\$0	\$30	0
122	COUNTRY LIFE INSURANCE COMPANY	0.189	67	7,547	\$1,655,358	\$694,608	\$1,105,957	\$125,098	108.77
123	COVA FINANCIAL SERVICES LIFE INS CO	0	460	41	\$0	\$0	\$0	\$2,636	
124	CROATIAN CATHOLIC UNION OF USA	0.0003	409	173	\$2,810	\$444	\$5,020	\$225	194.45
125	CROATIAN FRATERNAL UNION OF AMERICA	0.0029	322	800	\$25,003	\$8,168	\$19,111	\$3,838	109.1
126	CROWN LIFE INSURANCE COMPANY*	0.256	58	1,496	\$2,241,518	\$682,938	\$1,598,801	\$132,147	101.79
127	CSA FRATERNAL LIFE	0.0036	311	764	\$31,370	\$7,386	\$27,118	\$4,495	109.99
128	CUNA MUTUAL INSURANCE SOCIETY	0.0136	219	857	\$119,416	\$8,400	\$63,063	\$2,849	59.84
129	DEGREE OF HONOR PROTECTIVE ASSOC	0.004	305	754	\$35,374	\$7,883	\$49,346	\$2,735	161.78
130	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.0231	188	632	\$202,389	\$110	\$99,305	\$3,944	49.12
131	EMPIRE GENERAL LIFE ASSURANCE CORP	0.0288	166	131	\$251,786	\$0	\$0	\$36,329	0
132	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0013	362	249	\$10,987	\$1,128	\$246,644	\$544	2255.14
133	EMPLOYERS LIFE INS CO OF WAUSAU	0.0068	273	409	\$59,363	\$14,799	\$60,763	\$5,646	127.29
134	EMPLOYERS MODERN LIFE COMPANY	0.0128	224	675	\$111,927	\$7,734	\$108,135	\$4,754	103.52
135	EQUITABLE LIFE & CASUALTY INS CO	0.0222	193	931	\$194,659	\$25	\$35,336	\$4,831	28.44
136	EQUITABLE LIFE ASSUR SOCIETY OF THE US	1.2657	17	31,138	\$11,083,492	\$5,577,082	\$5,114,336	\$986,962	96.46
137	EQUITABLE LIFE INSURANCE CO OF IOWA	0.0377	147	2,855	\$330,237	\$489,696	\$433,481	\$20,768	279.55
138	EQUITABLE RESERVE ASSOCIATION	0.0015	350	533	\$13,339	\$21,507	\$68,461	\$1,580	674.47
139	EXECUTIVE FUND LIFE INS CO	0.0013	360	39	\$11,638	\$0	\$16,178	\$389	139.01
140	FAMILY BENEFIT LIFE INSURANCE CO	0.0662	112	3,428	\$580,108	\$88,272	\$297,215	\$67,540	66.45
141	FAMILY LIFE INSURANCE COMPANY*	0.0206	197	651	\$180,283	\$0	\$85,290	\$17,265	47.31
142	FAMILY SERVICE LIFE INS CO	0.0144	216	887	\$126,013	\$0	\$223,949	\$3,637	177.72
143	FARM BUREAU LIFE INS CO OF MISSOURI	1.2249	19	33,394	\$10,726,036	\$2,028,585	\$4,705,014	\$852,205	62.78
144	FARMERS AND TRADERS LIFE INS CO	0.0066	275	166	\$57,964	\$11,403	\$27,040	\$3,246	66.32
145	FARMERS NEW WORLD LIFE INSURANCE CO	0.1481	76	11,465	\$1,296,980	\$0	\$549,376	\$239,934	42.36
146	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0201	198	871	\$175,614	\$0	\$598,343	\$9,658	340.71
147	FEDERAL KEMPER LIFE ASSURANCE CO	0.1009	86	2,080	\$883,202	\$546	\$2,288,944	\$272,311	259.23
148	FEDERAL LIFE INSURANCE CO MUTUAL	0.0032	321	320	\$27,608	\$10,012	\$35,378	\$1,190	164.41
149	FEDERATED LIFE INSURANCE COMPANY	0.0083	256	361	\$72,330	\$0	\$60,000	\$4,100	82.95
150	FIDELITY AND GUARANTY LIFE INS CO*	0.0117	230	596	\$102,725	\$18,136	\$81,229	\$16,331	96.73
151	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.0099	242	787	\$86,978	\$46,329	\$167,182	\$5,435	245.48
152	FIDELITY SECURITY LIFE INSURANCE CO*	0.0353	149	4,544	\$309,445	\$0	\$114,680	\$35,187	37.06
153	FINANCIAL ASSURANCE INCORPORATED	0	459	1	\$15	\$0	\$0	\$2	0
154	FINANCIAL SECURITY LIFE INS CO	0.0022	333	158	\$19,466	\$1,891	\$29,160	\$2,246	159.51
155	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.1361	77	1,844	\$1,191,871	\$444,576	\$1,384,785	\$38,427	153.49
156	FIRST CATHOLIC SLOVAK UNION OF USA & CN	0.0001	436	101	\$674	\$0	\$9,339	\$171	1385.61
157	FIRST COLONY LIFE INSURANCE COMPANY	0.8442	28	10,570	\$7,392,673	\$0	\$5,664,034	\$2,326,491	76.62
158	FIRST INTERNATIONAL LIFE INS CO*	0.0009	374	38	\$8,044	\$0	\$178	\$1,052	2.21
159	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0015	355	50	\$12,819	\$837	\$2,016	\$1,477	22.26

**1995 LIFE INSURANCE
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160	FIRST NATIONAL LIFE INS CO OF AMERICA	0.051	131	1,549	\$446,457	\$0	\$154,530	\$28,257	34.61
161	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0032	320	66	\$27,732	\$0	\$4,870	\$202	17.56
162	FLORISTS LIFE INSURANCE COMPANY	0.0004	405	7	\$3,240	\$0	\$0	\$218	0
163	FORETHOUGHT LIFE INSURANCE COMPANY	0.0316	161	2,704	\$276,836	\$0	\$944,569	\$10,355	341.2
164	FORT DEARBORN LIFE INS CO	0.0077	261	469	\$67,450	\$0	\$65,966	\$2,874	97.8
165	FORTIS BENEFITS INSURANCE COMPANY	0.0111	234	317	\$96,030	\$15,737	\$323,152	\$3,410	349.62
166	FRANKLIN LIFE INS CO	1.5144	13	34,704	\$13,261,195	\$3,787,804	\$6,597,347	\$1,245,645	78.31
167	GARDEN STATE LIFE INSURANCE COMPANY*	0.0001	429	6	\$897	\$0	\$500	\$70	55.74
168	GENERAL AMERICAN LIFE INSURANCE CO	4.3189	7	38,207	\$37,819,743	\$13,884,638	\$20,395,955	\$2,750,710	90.64
169	GENERAL LIFE INSURANCE COMPANY	0.0004	404	22	\$3,268	\$24	\$11,471	\$302	351.74
170	GEORGIA INTERNATIONAL LIFE INS CO	0.0012	363	78	\$10,759	\$959	\$0	\$762	8.91
171	GERBER LIFE INSURANCE COMPANY	0.1061	83	16,859	\$929,208	\$0	\$182,054	\$133,183	19.59
172	GERMANTOWN LIFE INSURANCE COMPANY	0	448	2	\$244	\$0	\$0	\$10	0
173	GLOBE LIFE AND ACCIDENT INS CO	0.3392	45	63,553	\$2,969,923	\$6,981	\$1,243,576	\$399,314	42.11
174	GOLDEN RULE INSURANCE COMPANY	0.1038	84	1,010	\$908,783	\$11,671	\$61,670	\$93,583	8.07
175	GOLDEN STATE MUTUAL LIFE INS CO	0.0004	402	57	\$3,633	\$0	\$0	\$144	0
176	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.0236	182	728	\$206,985	\$80,460	\$180,268	\$12,570	125.96
177	GREAT AMERICAN LIFE INSURANCE CO	0.0001	371	44	\$8,390	\$0	\$10,000	\$410	119.19
178	GREAT AMERICAN RESERVE INS CO	0.0415	139	857	\$363,434	\$47,497	\$91,767	\$5,691	38.32
179	GREAT SOUTHERN LIFE INSURANCE CO	0.0052	289	380	\$45,868	\$715	\$42,857	\$6,059	94.99
180	GREAT WEST LIFE & ANNUITY INS CO*	0.212	66	890	\$1,856,100	\$509,645	\$1,462,418	\$112,937	106.25
181	GREAT WEST LIFE ASSURANCE COMPANY*	0.0196	200	205	\$171,660	\$0	\$4,603	\$12,493	2.68
182	GREATER BENEFICIAL UNION OF PITTSBURGH	0.0025	331	426	\$21,994	\$4,317	\$11,187	\$1,344	70.49
183	GRINNELL LIFE INSURANCE COMPANY	0.0005	394	47	\$4,366	\$2,794	\$2,017	\$322	110.19
184	GUARANTEE LIFE INSURANCE COMPANY	0.0253	177	2,455	\$221,634	\$181,410	\$101,725	\$12,579	127.75
185	GUARANTEE PROTECTIVE LIFE COMPANY	0	460	86	\$0	\$0	\$0	\$447	
186	GUARANTEE RESERVE LIFE INSURANCE CO	0.2319	59	8,023	\$2,030,861	\$0	\$586,271	\$29,664	28.87
187	GUARANTEE TRUST LIFE INSURANCE CO*	0.0554	126	12,054	\$485,324	\$0	\$362,998	\$90,829	74.79
188	GUARANTY INCOME LIFE INSURANCE CO	0.0003	412	10	\$2,512	\$2,229	\$5,000	\$30	287.78
189	GUARANTY NATIONAL LIFE INSURANCE CO	0.0003	414	23	\$2,472	\$0	\$466	\$75	18.85
190	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.9883	25	6,914	\$8,654,658	\$2,551,791	\$7,359,333	\$441,947	114.52
191	HARTFORD LIFE AND ACCIDENT INS CO*	0.0042	302	114	\$37,110	\$0	\$6,450	\$1,252	17.38
192	HARTFORD LIFE INSURANCE CO	0.0114	232	927	\$100,000	\$0	\$101,323	\$11,295	101.32
193	HARVEST LIFE INSURANCE COMPANY THE	0.038	146	821	\$332,525	\$0	\$1,575,787	\$24,009	473.89
194	HAWKEYE NATIONAL LIFE INS CO	0.0085	254	368	\$74,680	\$0	\$61,845	\$10,136	82.81
195	HOME OWNERS LIFE INSURANCE COMPANY	0	453	2	\$114	\$0	\$3,050	\$13,908	267.44
196	HOMESTEADERS LIFE COMPANY	0.0594	121	8,282	\$520,343	\$47	\$722,842	\$11,156	138.93
197	HORACE MANN LIFE INSURANCE COMPANY	0.0626	115	1,718	\$548,340	\$24,095	\$475,305	\$38,985	91.07
198	HUMANA INSURANCE COMPANY	0	460	1	\$0	\$0	\$0	\$1	
199	IDEALIFE INSURANCE COMPANY	0.0091	250	458	\$79,588	\$0	\$66,310	\$7,226	83.32
200	IDS LIFE INSURANCE COMPANY	0.034	152	1,301	\$297,448	\$0	\$331,270	\$15,839	111.37
201	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0192	202	935	\$167,743	\$37,769	\$229,588	\$19,397	159.38
202	INDEPENDENT ORDER OF FORESTERS THE	0.0552	125	3,313	\$492,219	\$305,234	\$704,271	\$33,378	205.09
203	INDIANAPOLIS LIFE INSURANCE CO	0.1712	72	1,917	\$1,409,402	\$507,482	\$1,580,177	\$88,782	139.23
204	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0233	186	950	\$203,989	\$0	\$245,466	\$8,166	120.33
205	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0007	384	439	\$6,388	\$0	\$6,430	\$316	100.66
206	INTEGON LIFE INS CORP	0.01	241	1,115	\$87,430	\$8,269	\$63,287	\$2,747	81.84
207	INTEGRITY NATIONAL LIFE INS CO	0.0027	326	305	\$23,459	\$0	\$580	\$0	2.47
208	INTERCONTINENTAL LIFE INSURANCE CO	0.0009	373	22	\$8,224	\$0	\$8,484	\$803	103.16
209	INVESTORS HERITAGE LIFE INSURANCE CO	0.0015	353	207	\$13,054	\$213	\$20,710	\$411	160.28
210	INVESTORS INSURANCE CORPORATION	0.0005	393	7	\$4,454	\$433	\$0	\$97	9.72
211	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0431	136	998	\$377,194	\$828	\$602,026	\$45,381	159.83
212	INVESTORS LIFE INSURANCE CO OF INDIANA	0.0007	386	16	\$5,702	\$0	\$0	\$916	0
213	INVESTORS LIFE INSURANCE CO OF NEBRASKA*	0.1523	75	3,027	\$1,333,717	\$1,507	\$263,135	\$334,269	19.84
214	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0154	212	342	\$134,821	\$0	\$291,956	\$9,597	216.55
215	J C PENNEY LIFE INSURANCE COMPANY	0.1588	74	7,651	\$1,390,294	\$0	\$729,508	\$42,795	52.47
216	JACKSON NATIONAL LIFE INS CO	1.5081	14	13,952	\$13,206,222	\$0	\$3,916,974	\$1,467,415	29.66
217	JEFFERSON PILOT LIFE INS CO	0.054	128	5,637	\$472,427	\$80,991	\$1,042,518	\$208,427	237.82
218	JOHN ALDEN LIFE INSURANCE CO	0.0003	413	100	\$2,494	\$0	\$0	\$6,785	0
219	JOHN HANCOCK MUTUAL LIFE INS CO	1.0941	22	62,323	\$9,581,076	\$4,248,953	\$9,094,215	\$772,690	139.27
220	KANAWHA INSURANCE COMPANY	0	450	2	\$170	\$19	\$0	\$8	11.18
221	KANSAS CITY LIFE INSURANCE CO	0.2157	64	16,062	\$1,889,206	\$245,296	\$3,259,930	\$75,137	185.54
222	KENTUCKY HOME MUTUAL LIFE INS CO	0.0128	223	709	\$112,170	\$165	\$10,250	\$11,631	9.29
223	KEYPORT LIFE INSURANCE COMPANY	0	460	206	\$0	\$0	\$1,418,855	\$30,397	
224	KNIGHTS OF COLUMBUS	1.0766	23	38,001	\$9,427,666	\$4,099,114	\$2,155,081	\$652,248	66.34
225	LAFAYETTE LIFE INSURANCE CO THE	0.102	85	1,989	\$893,233	\$322,484	\$576,175	\$88,287	100.61
226	LEWER LIFE INSURANCE COMPANY	0	456	1	\$85	\$0	\$0	\$5	0
227	LIBERTY LIFE ASSUR CO OF BOSTON	0.0595	120	2,175	\$520,921	\$210,661	\$380,061	\$50,268	113.4
228	LIBERTY LIFE INSURANCE COMPANY*	0.0028	324	139	\$24,707	\$2,842	\$43,186	\$1,090	186.3
229	LIBERTY NATIONAL LIFE INSURANCE CO	0.0554	127	1,672	\$484,978	\$195	\$184,623	\$42,918	38.11
230	LIFE & HEALTH INS CO OF AMERICA*	0.0137	218	1,137	\$119,990	\$0	\$17,961	\$3,691	14.97
231	LIFE INS CO OF THE SOUTHWEST	0.0014	356	65	\$12,416	\$0	\$0	\$1,054	0
232	LIFE INSURANCE CO OF GEORGIA	0.01	239	602	\$87,824	\$40	\$147,044	\$6,410	167.48
233	LIFE INSURANCE CO OF NORTH AMERICA	0.0064	277	488	\$56,030	\$0	\$164,614	\$9,963	293.8
234	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0225	192	1,548	\$196,758	\$0	\$66,701	\$5,996	33.9
235	LIFE INVESTORS INS CO OF AMERICA	0.0294	165	651	\$257,292	\$62,969	\$94,216	\$12,939	61.09
236	LINCOLN AMERICAN LIFE INSURANCE CO	0.001	372	162	\$8,362	\$327	\$8,207	\$1,088	102.06
237	LINCOLN BENEFIT LIFE COMPANY	0.0014	358	639	\$12,049	\$6,548	\$1,251	\$12,490	64.73
238	LINCOLN HERITAGE LIFE INSURANCE CO*	0.3006	52	16,557	\$2,632,175	\$59,513	\$1,623,776	\$67,393	63.95

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TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
239	LINCOLN LIBERTY LIFE INSURANCE CO*	0.0019	337	31	\$16,926	\$0	\$89,211	\$2,709	527.06
240	LINCOLN LIFE AND CASUALTY COMPANY*	0.0057	283	321	\$50,093	\$601	\$69,637	\$1,972	140.22
241	LINCOLN MEMORIAL LIFE INSURANCE CO	1.0442	24	15,290	\$9,144,104	\$722,507	\$3,418,179	\$43,214	45.28
242	LINCOLN MUTUAL LIFE INSURANCE CO	0.0733	100	4,096	\$641,981	\$145,680	\$314,775	\$52,308	71.72
243	LONDON PACIFIC LIFE & ANNUITY COMPANY	0.0087	253	27	\$76,013	\$0	\$0	\$6,447	0
244	LONE STAR LIFE INSURANCE COMPANY*	0.01	240	530	\$87,754	\$0	\$88,710	\$4,371	101.09
245	LOYAL AMERICAN LIFE INSURANCE CO	0.0368	148	1,656	\$322,216	\$2,129	\$190,250	\$20,502	59.7
246	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0005	396	127	\$4,272	\$1,805	\$4,385	\$247	144.9
247	LOYALTY LIFE INSURANCE COMPANY	0.0393	143	367	\$343,997	\$20,809	\$600,370	\$18,845	180.58
248	LUTHERAN BROTHERHOOD	0.3114	49	9,119	\$2,726,957	\$1,843,835	\$2,183,529	\$222,007	147.69
249	MADISON NATIONAL LIFE INSURANCE CO INC	0.0058	281	149	\$50,958	\$391	\$11,930	\$4,022	24.18
250	MANHATTAN LIFE INSURANCE COMPANY	0.0796	96	1,295	\$696,646	\$81,251	\$1,914,447	\$66,174	286.47
251	MANHATTAN NATIONAL LIFE INS CO	0.0274	171	49	\$239,535	\$22	\$74,968	\$4,790	31.31
252	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.3606	43	1,558	\$3,157,239	\$0	\$798,936	\$236,988	25.3
253	MANUFACTURERS LIFE INSURANCE CO	1.2651	18	1,483	\$11,077,799	\$1,889,192	\$8,533,487	\$676,792	94.09
254	MASSACHUSETTS GENERAL LIFE INS CO	0.3106	50	4,297	\$2,719,719	\$28,191	\$1,694,667	\$288,865	63.35
255	MASSACHUSETTS MUTUAL LIFE INS CO	5.6388	4	24,449	\$49,377,784	\$9,294,026	\$21,431,749	\$1,932,432	62.23
256	MBL LIFE ASSURANCE CORPORATION	0.1706	73	5,621	\$1,494,292	\$0	\$5,267,572	\$172,500	352.51
257	MEDICAL LIFE INSURANCE COMPANY	0.001	370	8	\$8,739	\$0	\$50,000	\$155	572.15
258	MEDICAL SAVINGS INSURANCE COMPANY	0.0229	190	0	\$200,685	\$0	\$631,521	\$0	314.68
259	MEDICO LIFE INSURANCE COMPANY	0.0084	255	303	\$73,171	\$347	\$25,000	\$1,837	34.64
260	MEGA LIFE AND HEALTH INS CO THE	0.0145	215	1,066	\$126,559	\$8,087	\$139,941	\$104,641	116.96
261	MEMBERS LIFE INSURANCE COMPANY	0.0001	430	2	\$857	\$0	\$0	\$20	0
262	MEMORIAL INSURANCE COMPANY OF AMERICA	0.0001	439	15	\$607	\$0	\$0	\$18	0
263	MERIT LIFE INSURANCE CO	0.0231	189	180	\$202,347	\$81	\$22,991	\$2,336	11.4
264	MERRILL LYNCH LIFE INS CO	0.0121	228	182	\$106,103	\$0	\$486,839	\$20,738	458.84
265	METROPOLITAN INS AND ANNUITY CO	0.001	368	8	\$8,962	\$0	\$0	\$450	0
266	METROPOLITAN LIFE INSURANCE COMPANY	4.2913	8	307,863	\$37,577,999	\$33,850,343	\$32,216,450	\$2,400,971	175.81
267	MID AMERICAN CENTURY LIFE INSURANCE CO	0.0135	220	0	\$117,787	\$707	\$300,951	\$0	256.1
268	MID CONTINENT LIFE INSURANCE CO	0.3126	48	5,690	\$2,737,463	\$91,894	\$1,725,949	\$423,855	66.41
269	MID SOUTH INSURANCE COMPANY	0	454	8	\$111	\$0	\$170,983	\$11	154039
270	MIDLAND LIFE INSURANCE COMPAN, THE*	0.0175	205	410	\$153,010	\$12,593	\$56,729	\$3,015	45.31
271	MIDLAND NATIONAL LIFE INSURANCE CO*	0.2613	56	5,134	\$2,288,291	\$21,241	\$2,422,254	\$325,410	106.78
272	MIDWEST NATIONAL LIFE INS CO OF TN	0.0325	159	486	\$284,168	\$315	\$3,888	\$19,149	1.48
273	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0028	325	160	\$24,341	\$6,293	\$23,345	\$1,494	121.76
274	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0243	180	2,104	\$212,378	\$68,569	\$104,321	\$27,749	81.41
275	MISSION LIFE INSURANCE COMPANY	0.008	259	697	\$69,913	\$1,262	\$56,347	\$2,682	82.4
276	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0004	403	5	\$3,453	\$0	\$25,039	\$35	725.14
277	MML BAY STATE LIFE INS CO	0.1863	69	1,136	\$1,631,285	\$0	\$74,072	\$192,719	4.54
278	MODERN AMERICAN LIFE INSURANCE COMPANY	0.1147	81	12,176	\$1,004,482	\$242,400	\$2,303,710	\$152,767	253.47
279	MODERN WOODMEN OF AMERICA	0.2727	55	20,609	\$2,387,573	\$933,279	\$2,049,177	\$195,877	124.92
280	MONITOR LIFE INSURANCE CO OF NY	0.0004	398	73	\$3,859	\$1,174	\$32,957	\$496	884.45
281	MONTGOMERY WARD LIFE INSURANCE CO	0.0101	238	815	\$88,061	\$0	\$131,258	\$5,455	149.05
282	MONUMENTAL LIFE INSURANCE COMPANY*	0.3849	41	30,320	\$3,370,817	\$7,294	\$1,395,389	\$176,716	41.61
283	MONY LIFE INS CO OF AMERICA	0	460	30	\$0	\$0	\$0	\$1,896	
284	MOUNTAIN LIFE INSURANCE COMPANY	0	446	2	\$302	\$0	\$0	\$302	0
285	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.001	369	29	\$8,878	\$0	\$7,000	\$140	78.85
286	MUTUAL LIFE INSURANCE CO OF NY*	0.0801	94	13,790	\$701,539	\$2,881,252	\$6,671,667	\$425,949	1361.71
287	MUTUAL OF AMERICA LIFE INSURANCE CO	0	460	24	\$0	\$4,274	\$5,146	\$361	
288	MUTUAL SERVICE LIFE INSURANCE CO*	0.0006	388	51	\$5,331	\$2,597	\$20,827	\$445	439.39
289	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0999	88	894	\$875,212	\$162,985	\$349,537	\$56,294	58.56
290	NACOLAH LIFE INS CO	0.0001	426	36	\$1,103	\$0	\$718	\$156	65.1
291	NATIONAL BENEFIT LIFE INSURANCE CO	0.014	217	2,200	\$122,584	\$0	\$89,705	\$25,137	73.18
292	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.0013	361	146	\$11,057	\$15,665	\$13,007	\$171	258.41
293	NATIONAL FARMERS UNION LIFE INS CO	0.0011	366	74	\$9,686	\$1,033	\$10,712	\$445	121.26
294	NATIONAL FIDELITY LIFE INSURANCE CO	0.0697	105	4,783	\$610,421	\$73,792	\$1,450,054	\$32,863	249.64
295	NATIONAL FOUNDATION LIFE INS CO	0.0033	315	231	\$29,325	\$207	\$13,704	\$1,822	47.44
296	NATIONAL FRATERNAL SOCIETY/DEAF	0.0001	432	81	\$798	\$0	\$2,936	\$96	367.92
297	NATIONAL GROUP LIFE INSURANCE COMPANY*	0	442	0	\$429	\$0	\$0	\$0	0
298	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0095	248	316	\$82,940	\$27,030	\$67,898	\$23,716	114.45
299	NATIONAL LIFE INSURANCE COMPANY	0.6601	34	3,894	\$5,780,724	\$3,081,983	\$2,301,257	\$253,227	93.12
300	NATIONAL SLOVAK SOCIETY OF THE USA	0	452	48	\$131	\$72	\$47,478	\$79	36297.7
301	NATIONAL STATES INSURANCE COMPANY	0.0073	264	175	\$64,272	\$0	\$28,371	\$679	44.14
302	NATIONAL TRAVELERS LIFE COMPANY	0.026	174	2,208	\$227,435	\$86,947	\$279,774	\$58,414	161.24
303	NATIONAL WESTERN LIFE INSURANCE CO	0.0933	91	4,434	\$816,620	\$0	\$770,102	\$20,276	94.3
304	NATIONWIDE LIFE INSURANCE COMPANY	0.0095	247	617	\$83,157	\$48,925	\$111,527	\$4,969	192.95
305	NETWORK AMERICA LIFE INSURANCE COMPANY	0.0124	227	175	\$108,203	\$0	\$35,500	\$1,083	32.81
306	NEW AMERICAN LIFE INSURANCE COMPANY	0.0312	162	3,677	\$272,995	\$65,957	\$223,376	\$30,929	105.98
307	NEW ENGLAND MUTUAL LIFE INS CO	1.422	16	15,237	\$12,451,779	\$3,565,862	\$8,050,913	\$836,041	93.29
308	NEW ERA LIFE INS CO OF THE MIDWEST*	0.0015	354	212	\$12,990	\$0	\$38,615	\$1,537	297.27
309	NEW YORK LIFE INSURANCE COMPANY	4.6176	6	75,856	\$40,435,086	\$18,486,374	\$30,292,431	\$1,291,631	120.63
310	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0076	263	444	\$66,626	\$0	\$4,510	\$5,073	6.77
311	NORTH AMERICAN INSURANCE COMPANY	0.0001	437	2	\$665	\$0	\$0	\$7	0
312	NORTH AMERICAN LIFE ASSURANCE CO	0.012	229	42	\$105,077	\$33,447	\$83,980	\$4,097	111.75
313	NORTH CAROLINA MUTUAL LIFE INS CO	0.0006	390	110	\$4,967	\$624	\$338	\$310	19.37
314	NORTH WEST LIFE ASSUR CO OF CANADA	0	460	1	\$0	\$0	\$0	\$5	
315	NORTHERN LIFE INSURANCE COMPANY	0.0046	296	250	\$40,666	\$8,044	\$87,408	\$2,584	234.72
316	NORTHWESTERN MUTUAL LIFE INS CO	7.9933	3	72,760	\$69,995,066	\$37,252,342	\$25,046,401	\$4,426,037	89
317	NORTHWESTERN NATIONAL LIFE INS CO	0.0675	110	3,253	\$590,708	\$241,472	\$535,165	\$32,051	131.48

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE

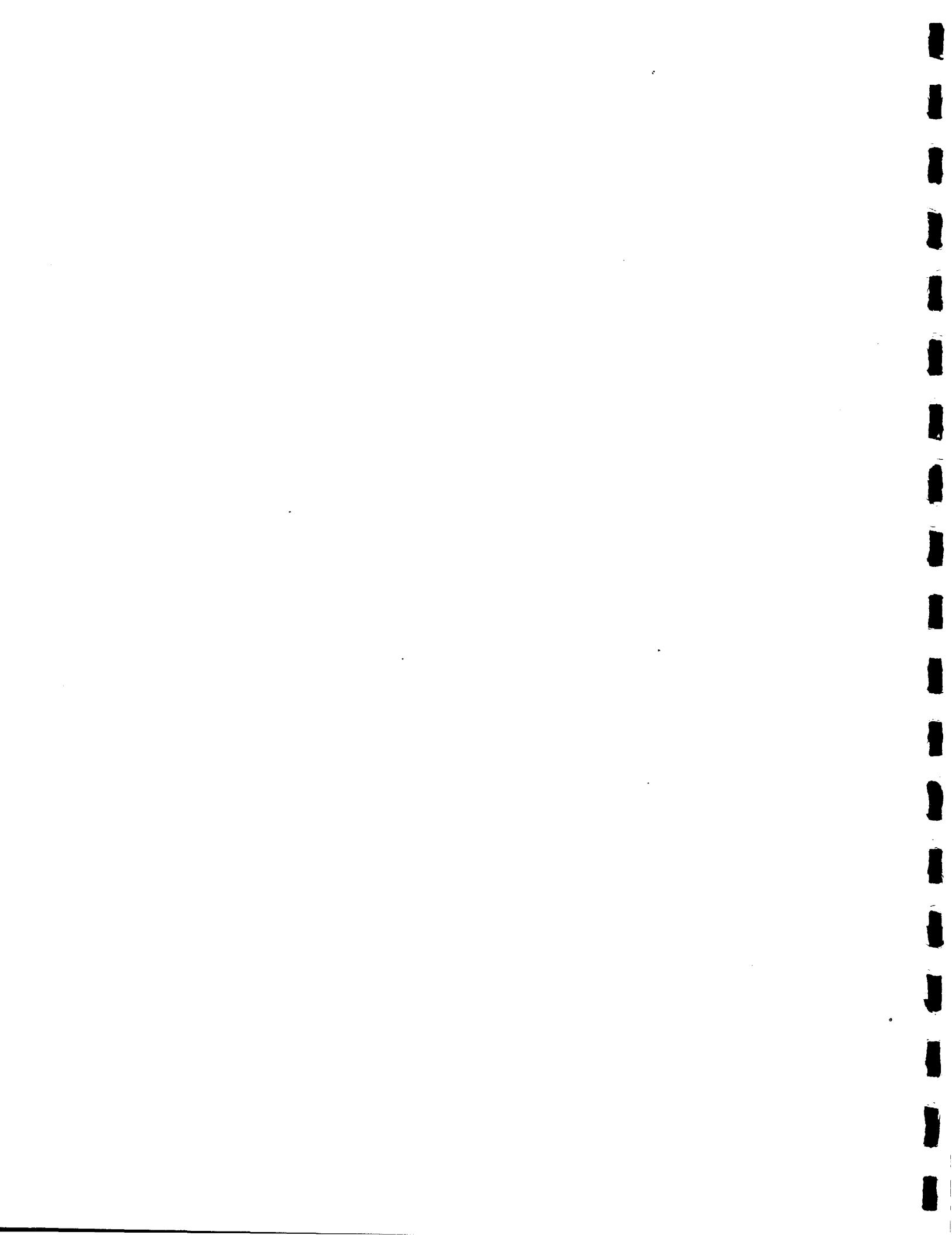
OBS	COMPANY NAME	RANK BY MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
318	OCCIDENTAL LIFE INS CO OF NC	0.0096	246	198	\$84,004	\$4,975	\$58,201	\$5,768	75.21
319	OHIO LIFE INSURANCE COMPANY	0.0038	309	226	\$33,229	\$0	\$48,478	\$4,722	145.89
320	OHIO NATIONAL LIFE INS CO THE	0.1881	68	5,337	\$1,646,711	\$887,288	\$3,544,217	\$89,165	269.11
321	OHIO STATE LIFE INSURANCE CO, THE	0.03	163	567	\$262,266	\$6,357	\$80,340	\$51,988	33.06
322	OLD AMERICAN INSURANCE COMPANY	0.9455	26	34,596	\$8,279,309	\$0	\$4,823,915	\$133,641	58.26
323	OLD LINE LIFE INS CO OF AMERICA	0.306	51	6,509	\$2,679,894	\$1,764	\$1,895,663	\$579,026	70.8
324	OLD RELIANCE INSURANCE COMPANY	0.0004	400	53	\$3,816	\$112	\$8,159	\$388	216.75
325	OLD UNITED LIFE INSURANCE COMPANY	0.0009	375	1,334	\$7,727	\$0	\$23,012	\$3,540	297.81
326	OXFORD LIFE INSURANCE COMPANY	0	460	68	\$0	\$0	\$51,937	\$767	
327	OZARK NATIONAL LIFE INSURANCE CO	1.7699	10	42,293	\$15,498,301	\$164,337	\$6,396,297	\$1,213,845	42.33
328	PACIFIC MUTUAL LIFE INSURANCE CO	0.0192	201	2,331	\$168,024	\$136,233	\$410,248	\$845,472	325.24
329	PAN AMERICAN LIFE INSURANCE COMPANY	0.0249	179	872	\$218,479	\$86,949	\$333,037	\$14,481	192.23
330	PAUL REVERE LIFE INSURANCE CO	0.008	260	994	\$69,832	\$0	\$110,900	\$4,925	158.81
331	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.0349	151	533	\$305,369	\$0	\$109,145	\$54,671	35.74
332	PEKIN LIFE INSURANCE COMPANY	0.004	306	65	\$35,019	\$455	\$11,555	\$6,179	34.3
333	PENINSULAR LIFE INSURANCE COMPANY	0.0002	417	16	\$2,132	\$0	\$8,084	\$161	379.17
334	PENN MUTUAL LIFE INSURANCE CO THE	0.1002	87	5,810	\$877,116	\$739,422	\$1,772,353	\$59,373	266.37
335	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0716	103	1,747	\$626,775	\$0	\$90,131	\$11,228	14.38
336	PENSION LIFE INS CO OF AMERICA	0	457	1	\$66	\$0	\$0	\$5,660	0
337	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0018	344	317	\$15,944	\$307	\$25,153	\$1,532	159.68
338	PFL LIFE INSURANCE COMPANY	0.3177	47	13,624	\$2,782,156	\$93,801	\$1,034,787	\$73,729	40.57
339	PHARMACISTS LIFE INSURANCE COMPANY	0.0051	290	62	\$44,834	\$136	\$0	\$3,853	0.3
340	PHF LIFE INSURANCE COMPANY	0	455	1	\$109	\$0	\$0	\$26	0
341	PHILADELPHIA UNITED LIFE INS CO	0	460	23	\$0	\$0	\$0	\$23	
342	PHOENIX HOME LIFE MUTUAL INS CO	1.5189	12	13,442	\$13,300,948	\$7,009,795	\$8,631,436	\$1,061,911	117.59
343	PHYSICIANS LIFE INSURANCE COMPANY	0.0318	160	3,575	\$278,756	\$0	\$102,437	\$20,696	36.75
344	PIERCE NATIONAL LIFE INSURANCE CO	0.3801	42	17,238	\$3,328,379	\$9,811	\$1,847,273	\$40,950	55.8
345	PIONEER LIFE INSURANCE COMPANY	0.021	195	2,804	\$184,068	\$0	\$98,268	\$19,737	53.39
346	PIONEER MUTUAL LIFE INS CO	0.0005	291	214	\$43,718	\$3,695	\$113,286	\$4,140	267.58
347	PIONEER SECURITY LIFE INSURANCE COMPANY	0	444	1	\$354	\$0	\$139	\$44	39.27
348	POLISH NATNL ALLIANCE OF THE US OF N. A.	0.0072	265	1,720	\$63,324	\$30,983	\$139,497	\$2,291	269.22
349	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.0021	335	1,075	\$18,045	\$10,224	\$28,393	\$2,004	214
350	POLISH WOMENS ALLIANCE OF AMERICA	0.0003	407	118	\$2,908	\$553	\$7,671	\$140	286.24
351	PREFERRED RISK LIFE INSURANCE CO	0.0072	267	993	\$62,647	\$3,191	\$52,287	\$11,957	88.56
352	PRESIDENTIAL LIFE INSURANCE CO	0.0057	284	162	\$50,037	\$0	\$43,904	\$1,641	87.74
353	PRINCIPAL MUTUAL LIFE INS CO	0.3872	40	4,849	\$3,390,811	\$3,766,749	\$2,521,376	\$340,880	185.45
354	PROFESSIONAL INS CORPORATION	0.0003	408	19	\$2,855	\$0	\$2,805	\$339	98.25
355	PROTECTIVE LIFE INSURANCE COMPANY	0.0903	92	2,822	\$790,873	\$48,598	\$1,135,348	\$213,993	149.7
356	PROVIDENT INDEMNITY LIFE INS CO	0.0067	274	138	\$58,996	\$0	\$52,732	\$1,789	89.38
357	PROVIDENT LIFE AND ACCIDENT INS CO	1.2187	20	4,802	\$10,671,434	\$0	\$2,549,856	\$417,715	23.89
358	PROVIDENT LIFE AND CASUALTY INS CO	0.0002	420	6	\$1,403	\$0	\$0	\$26	0
359	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.1733	71	3,562	\$1,517,353	\$492,087	\$1,330,879	\$150,313	120.14
360	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0001	427	7	\$997	\$0	\$0	\$13	0
361	PROVIDENTMUTUAL LIFE & ANNUITY OF AM	0.0011	365	7	\$9,783	\$48	\$1,783	\$1,578	18.72
362	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0676	109	6,527	\$591,547	\$4,283	\$417,641	\$18,682	71.33
363	PRUICO LIFE INSURANCE COMPANY	0.0751	99	908	\$657,584	\$0	\$788,775	\$55,100	119.95
364	PRUDENTIAL INSURANCE CO OF AMERICA THE	5.6256	5	319,611	\$49,261,875	\$41,780,674	\$39,765,596	\$2,269,476	165.54
365	PYRAMID LIFE INSURANCE COMPANY	0.0233	185	4,276	\$204,227	\$3,730	\$268,874	\$34,361	133.48
366	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0285	168	2,928	\$249,965	\$3,666	\$203,590	\$10,133	82.91
367	RELIABLE LIFE INSURANCE COMPANY	1.4566	15	219,878	\$12,755,411	\$60	\$8,374,038	\$638,419	65.65
368	RELIANCE STANDARD LIFE INSURANCE CO	0.0028	323	571	\$24,876	\$0	\$56,012	\$3,990	225.16
369	RESERVE NATIONAL INSURANCE COMPANY	0.0047	295	706	\$40,739	\$0	\$22,175	\$1,298	54.43
370	RGA REINSURANCE COMPANY	0.2206	62	217	\$1,931,518	\$642,341	\$0	\$40,933	33.26
371	ROYAL ARCANUM, SUPREME COUNCIL OF	0.0016	348	287	\$13,857	\$19,267	\$30,421	\$905	358.58
372	ROYAL LIFE INSURANCE CO OF AMERICA	0.0039	307	26	\$34,352	\$0	\$3,047	0	
373	ROYAL MACCABEES LIFE INSURANCE CO	0.0037	310	1,127	\$32,259	\$47,909	\$146,605	\$3,694	602.98
374	ROYAL NEIGHBORS OF AMERICA	0.0261	173	12,714	\$228,884	\$203,934	\$556,486	\$26,469	332.23
375	RUSHMORE NATIONAL LIFE INS CO	0.0048	293	728	\$42,062	\$66,764	\$59,222	\$2,442	299.52
376	SAFECO LIFE INSURANCE COMPANY	0.0234	184	1,050	\$204,598	\$434	\$323,042	\$8,018	158.1
377	SAFECO NATIONAL LIFE INS CO	0.0007	383	179	\$6,521	\$0	\$144	\$3,510	2.21
378	SEABOARD LIFE INSURANCE CO (USA)	0.0004	399	8	\$3,821	\$0	\$2,116	\$223	55.38
379	SECURA LIFE INSURANCE CO	0.0044	299	180	\$38,565	\$0	\$7,571	\$1,535	19.89
380	SECURITY BENEFIT LIFE INSURANCE CO	0.5172	36	7,145	\$4,529,348	\$211,504	\$6,701,427	\$45,710	152.63
381	SECURITY CONNECTICUT LIFE INS CO	0.0174	206	155	\$152,495	\$0	\$0	\$3,921	0
382	SECURITY GENERAL LIFE INSURANCE CO	0.0007	385	0	\$5,967	\$118	\$7,901	\$0	134.39
383	SECURITY LIFE INS CO OF AMERICA	0.0002	336	199	\$17,639	\$0	\$11,034	\$1,268	62.55
384	SECURITY LIFE OF DENVER	0.7096	30	400	\$6,213,513	\$1,587,073	\$575,197	\$48,245	34.8
385	SECURITY MUTUAL LIFE INS CO OF NE	0.0686	107	1,190	\$600,758	\$141,358	\$562,091	\$44,221	117.09
386	SECURITY MUTUAL LIFE INS CO OF NY	0.0412	140	379	\$361,122	\$24,552	\$95,259	\$19,754	33.18
387	SENTINEL AMERICAN LIFE INSURANCE CO	0.0001	431	33	\$815	\$0	\$0	\$49	0
388	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0186	203	835	\$162,762	\$5,220	\$14,563	\$14,494	12.15
389	SETTLERS LIFE INSURANCE COMPANY	0.0002	421	1	\$1,397	\$0	\$0	\$40	0
390	SHELTER LIFE INSURANCE CO	0.274	54	17,458	\$2,399,720	\$1,152,939	\$1,590,357	\$788,368	114.32
391	SLOVENE NATIONAL BENEFIT SOCIETY	0.0005	392	394	\$4,531	\$2,311	\$16,097	\$1,060	406.27
392	SOUTHERN EDUCATORS LIFE INS CO	0.0016	347	0	\$14,228	\$58	\$11,448	\$0	80.87
393	SOUTHLAND LIFE INSURANCE COMPANY	0	460	356	\$0	\$4	\$0	\$0	
394	SOUTHWESTERN LIFE INSURANCE COMPANY	0.042	137	1,863	\$367,943	\$691	\$273,297	\$12,918	74.46
395	STANDARD INSURANCE COMPANY	0.0105	237	143	\$91,913	\$22,830	\$70,871	\$3,886	101.95
396	STANDARD LIFE AND ACCIDENT INS CO	0.0664	111	5,478	\$581,013	\$31,151	\$530,553	\$21,169	96.68

1995 LIFE INSURANCE
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397	STANDARD LIFE INS CO OF INDIANA	0.0105	236	74	\$92,077	\$252	\$228,235	\$22,098	248.15
398	STATE AUTO LIFE INSURANCE CO	0.0034	313	23	\$29,817	\$3,972	\$9,530	\$2,150	45.28
399	STATE FARM LIFE INSURANCE COMPANY	3.1912	9	102,379	\$27,944,362	\$16,474,637	\$11,721,041	\$2,234,607	100.9
400	STATE LIFE INSURANCE COMPANY	0.0206	196	383	\$180,529	\$50,856	\$33,473	\$13,133	46.71
401	STATE MUTUAL INSURANCE CO	0.0239	181	973	\$209,571	\$33,739	\$137,322	\$13,980	81.62
402	STATESMAN NATIONAL LIFE INS CO THE	0.4289	38	11,033	\$3,755,798	\$0	\$1,575,323	\$20,652	41.94
403	STONEBRIDGE INSURANCE COMPANY	0.0008	381	18	\$6,876	\$0	\$4,000	\$106	58.17
404	SUN LIFE ASSUR CO OF CANADA (US)	0	460	7	\$0	\$0	\$0	\$756	
405	SUN LIFE ASSURANCE CO OF CANADA	0.6704	33	4,575	\$5,870,706	\$613,403	\$1,504,601	\$416,837	36.08
406	SUNAMERICA LIFE INSURANCE COMPANY	0.0032	318	148	\$27,964	\$831	\$23,507	\$9,903	87.03
407	SURETY LIFE INSURANCE COMPANY	0.0034	314	127	\$29,494	\$44	\$13,113	\$1,135	44.61
408	TEXAS LIFE INSURANCE COMPANY	0.0406	141	807	\$355,646	\$5,756	\$198,840	\$45,027	57.53
409	TIME INSURANCE COMPANY	0.0682	108	694	\$597,245	\$0	\$166,448	\$11,914	27.87
410	TMG LIFE INSURANCE COMPANY	0.006	279	209	\$52,868	\$860	\$24,920	\$2,049	48.76
411	TRANS WORLD ASSURANCE COMPANY	0.0147	214	591	\$128,980	\$0	\$18,584	\$9,324	14.41
412	TRANSAMERICA LIFE INS & ANNUITY CO	0.0018	343	38	\$16,094	\$160	\$0	\$1,626	0.99
413	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.6882	31	11,481	\$6,026,668	\$313,293	\$4,076,440	\$1,643	72.84
414	TRANSPORT LIFE INSURANCE COMPANY	0.011	235	341	\$96,007	\$0	\$127,628	\$3,141	132.94
415	TRAVELERS INSURANCE COMPANY THE	0.0653	114	5,166	\$571,900	\$0	\$917,446	\$35,145	160.42
416	TRUSTMARK INSURANCE CO (MUTUAL)	0.0173	207	867	\$151,885	\$22,021	\$110,415	\$7,594	87.19
417	TRUSTMARK LIFE INSURANCE COMPANY	0.021	194	766	\$184,111	\$25,042	\$224,118	\$11,737	135.33
418	U S FINANCIAL LIFE INSURANCE CO	0.0005	397	35	\$3,981	\$0	\$3,622	\$217	90.98
419	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0054	286	317	\$47,660	\$8,605	\$13,529	\$5,067	46.44
420	UNIFED LIFE INSURANCE COMPANY	0.0001	435	5	\$687	\$0	\$0	\$20	0
421	UNILIFE INS CO	0.0009	378	62	\$7,472	\$0	\$0	\$515	0
422	UNION BANKERS INSURANCE COMPANY	0.0098	243	568	\$86,125	\$4,724	\$119,194	\$2,333	143.88
423	UNION BENEFIT LIFE INS CO	0.033	156	7,947	\$288,613	\$15,231	\$286,747	\$10,413	104.63
424	UNION CENTRAL LIFE INSURANCE CO	0.0605	118	1,902	\$529,563	\$312,114	\$723,316	\$23,763	195.53
425	UNION FIDELITY LIFE INSURANCE CO	0.0049	292	55	\$42,917	\$0	\$31,782	\$1,043	74.05
426	UNION LABOR LIFE INSURANCE COMPANY	0.0009	376	84	\$7,632	\$810	\$50,177	\$243	668.07
427	UNITED AMERICAN INSURANCE COMPANY	0.0799	95	3,993	\$700,017	\$0	\$368,428	\$21,358	52.63
428	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.0025	330	80	\$22,160	\$0	\$25,569	\$800	115.38
429	UNITED COMPANIES LIFE INSURANCE CO	0.0008	380	47	\$6,880	\$585	\$7,182	\$640	112.89
430	UNITED FAMILY LIFE INSURANCE CO			86	(\$24,652)	\$0	\$32,932	\$307	
431	UNITED FIDELITY LIFE INSURANCE CO	0.0277	169	1,112	\$242,421	\$2,494	\$184,750	\$26,745	77.24
432	UNITED HERITAGE MUTUAL LIFE INS CO	0.0299	164	774	\$261,990	\$992	\$101,809	\$6,791	39.24
433	UNITED HOME LIFE INSURANCE COMPANY	0.0071	268	271	\$62,441	\$255	\$13,308	\$3,517	21.72
434	UNITED INSURANCE COMPANY OF AMERICA	0.216	63	18,183	\$1,891,745	\$160	\$1,224,282	\$77,644	64.73
435	UNITED INVESTORS LIFE INS CO	0.0526	129	910	\$460,991	\$0	\$222,693	\$41,648	48.31
436	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0005	395	15	\$4,341	\$417	\$0	\$151	9.61
437	UNITED LIFE INSURANCE COMPANY	0.0415	138	359	\$363,696	\$0	\$72,228	\$5,878	19.86
438	UNITED NATIONAL LIFE INS CO OF AMERICA	0.0039	308	147	\$34,196	\$0	\$4,697	\$840	13.74
439	UNITED OF OMAHA LIFE INS CO	0.0732	101	30,593	\$641,143	\$449	\$530,530	\$289,808	82.82
440	UNITED PRESIDENTIAL LIFE INS CO	0.0071	269	15	\$62,422	\$1,734	\$9,466	\$176	17.94
441	UNITED SERVICES LIFE INSURANCE CO	0.0574	124	1,044	\$502,993	\$76,985	\$529,678	\$16,171	120.61
442	UNITED STATES LIFE INS CO NY	0.0127	225	194	\$111,436	\$12,071	\$3,020	\$5,541	13.54
443	UNITED TEACHER ASSOCIATES INSURANCE CO*	0	449	2	\$173	\$0	\$0	\$27	0
444	UNITED WORLD LIFE INSURANCE COMPANY	0.0128	222	2,808	\$112,245	\$0	\$12,440	\$10,891	11.08
445	UNITY MUTUAL LIFE INS CO	0.001	367	25	\$9,141	\$1,027	\$8,908	\$1,325	108.69
446	UNIVERSAL GUARANTY LIFE INS CO	0.1359	78	5,586	\$1,189,913	\$38,542	\$653,141	\$59,837	58.13
447	UNIVERSAL LIFE INSURANCE COMPANY THE	0.0336	154	0	\$294,277	\$0	\$146,147	\$9,569	49.66
448	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0286	167	222	\$250,683	\$0	\$12,238	\$21,059	4.88
449	UNUM LIFE INS CO OF AMERICA	0.0235	183	1,790	\$205,393	\$369,968	\$586,339	\$12,974	465.6
450	USA LIFE ONE INS CO OF INDIANA	0.0016	349	324	\$13,782	\$1,808	\$31,740	\$506	243.42
451	USAA LIFE INSURANCE COMPANY	0.2126	65	686	\$1,861,874	\$287,285	\$260,628	\$20,347	29.43
452	USG ANNUITY & LIFE COMPANY	0.0076	262	14	\$66,649	\$0	\$0	\$64	0
453	USLIFE CREDIT LIFE INSURANCE CO*	0.0041	304	164	\$36,308	\$0	\$63,341	\$2,348	174.45
454	VALLEY FORGE LIFE INSURANCE COMPANY	0.175	70	3,025	\$1,532,324	\$16,520	\$1,439,503	\$1,094	95.02
455	VETERANS LIFE INS CO	0.0596	119	1,834	\$521,602	\$0	\$80,377	\$5,260	15.41
456	VICTORY LIFE INSURANCE COMPANY	0.0689	106	8,273	\$603,034	\$265,985	\$940,024	\$31,562	199.99
457	VULCAN LIFE INSURANCE COMPANY	0.0089	252	973	\$77,770	\$0	\$108,435	\$5,322	139.43
458	WABASH LIFE INSURANCE COMPANY	0.0115	231	936	\$100,493	\$20,602	\$265,401	\$10,254	284.6
459	WASHINGTON NATIONAL INSURANCE CO	0.0064	278	655	\$55,994	\$504	\$176,692	\$3,821	316.46
460	WEST COAST LIFE INSURANCE COMPANY*	0.0588	122	2,065	\$514,634	\$40,093	\$224,109	\$57,689	51.34
461	WESTERN AND SOUTHERN LIFE INS CO	0.6821	32	79,832	\$5,972,927	\$2,036,811	\$4,744,642	\$264,895	113.54
462	WESTERN CATHOLIC UNION	0.0658	113	6,810	\$575,902	\$1,305	\$489,431	\$32,761	85.21
463	WESTERN NATIONAL LIFE INSURANCE CO	0.0019	342	132	\$16,290	\$0	\$3,767	\$1,207	23.12
464	WESTERN RESERVE LIFE ASSUR CO OH	0.0071	270	1,055	\$62,013	\$231	\$38,379	\$3,692	62.26
465	WESTERN SOUTHERN LIFE ASSURANCE CO	0.0233	187	149	\$203,987	\$0	\$104,519	\$518	51.24
466	WESTFIELD LIFE INSURANCE COMPANY	0.0012	364	34	\$10,331	\$0	\$1,760	\$490	17.04
467	WILLIAM PENN ASSOCIATION	0.0003	410	107	\$2,619	\$912	\$3,271	\$617	159.72
468	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0044	298	318	\$38,679	\$1,230	\$21,603	\$2,228	59.03
469	WOMAN'S LIFE INSURANCE SOCIETY	0.0008	379	1,226	\$6,918	\$14,246	\$53,532	\$1,100	979.73
470	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0388	144	849	\$339,580	\$160,908	\$390,794	\$24,871	162.47
471	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0182	204	2,019	\$159,611	\$160,283	\$156,499	\$11,282	198.47
472	WORKMEN'S BENEFIT FUND OF THE US OF AM	0.0001	423	163	\$1,244	\$0	\$3,239	\$229	260.37
473	WORLD INSURANCE COMPANY	0.0044	297	315	\$38,711	\$7,358	\$89,789	\$4,925	250.95
474	WORLD SERVICE LIFE INSURANCE COMPANY*	0.0001	438	15	\$620	\$177	\$0	\$43	28.55
475	ZALE LIFE INSURANCE COMPANY	0.0002	419	6	\$1,474	\$0	\$17,809	\$42	1208.21

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
476	ZURICH LIFE INSURANCE CO OF AMERICA	0.0026	328	38	\$22,389	\$0	\$3,725	\$3,217	16.64
	TOTAL	100.000		2,834,006	\$875,671,203	\$254,299,087	\$496,112,965	\$52,696,405	85.69



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INS CO	0.1891	71	1,172	\$359,202	\$0	\$109,130	\$7,367	30.38
2	ACACIA MUTUAL LIFE INSURANCE CO	0.1984	69	2,328	\$376,852	\$200,441	\$161,916	\$81,464	96.15
3	ACADEMY LIFE INSURANCE CO*	0.0716	126	78	\$136,010	\$0	\$71,432	\$14,054	52.52
4	AETNA LIFE INSURANCE COMPANY*	0.2539	54	695	\$482,326	\$0	\$378,932	\$140,024	78.56
5	AID ASSOCIATION FOR LUTHERANS	0.4074	41.	5,060	\$773,919	\$49,521	\$783,812	\$72,594	107.68
6	AIG LIFE INSURANCE COMPANY	0.0767	124	625	\$145,711	\$0	\$39,775	\$50,409	27.3
7	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.05	151	7,205	\$94,901	\$0	\$630,785	\$106,038	664.68
8	ALFA LIFE INSURANCE CORPORATION	0	349	1	\$0	\$0	\$0	\$25	
9	ALL AMERICAN LIFE INSURANCE COMPANY*	0.176	79	1,015	\$334,396	\$0	\$1,624,410	\$130,327	485.77
10	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0556	139	275	\$105,594	\$0	\$76,265	\$48,774	72.22
11	ALLIED LIFE INS CO	0.1887	73	821	\$358,551	\$0	\$444,126	\$137,766	123.87
12	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.1675	81	612	\$318,197	\$0	(\$5)	\$115,572	
13	ALLSTATE LIFE INS CO OF NEW YORK	0.0007	315	8	\$1,367	\$0	\$0	\$782	0
14	ALLSTATE LIFE INSURANCE COMPANY	0.3197	48	7,105	\$607,280	\$0	\$151,154	\$383,401	24.89
15	AMERICAN AMICABLE LIFE INS CO TX	0.0918	105	422	\$174,464	\$154	\$35,817	\$16,510	20.62
16	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0128	216	70	\$24,300	\$0	\$13,408	\$4,448	55.18
17	AMERICAN CAPITOL INSURANCE COMPANY	0.0202	196	43	\$38,457	\$0	\$41,286	\$2,032	107.36
18	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.002	292	22	\$3,875	\$0	\$67	\$2,322	1.73
19	AMERICAN FAMILY LIFE ASSUR CO GA	0.0064	245	171	\$12,215	\$0	\$0	\$2,222	0
20	AMERICAN FAMILY LIFE INSURANCE CO	8.2557	2	35,389	\$15,684,151	\$0	\$2,068,541	\$2,385,206	13.19
21	AMERICAN FIDELITY ASSURANCE COMPANY	0.086	114	647	\$163,364	\$0	\$115,574	\$36,015	70.75
22	AMERICAN FOUNDATION LIFE INS CO	0	349	26	\$0	\$0	\$0	\$233	
23	AMERICAN FOUNDERS LIFE INSURANCE CO*	0.0175	204	85	\$33,273	\$1,225	\$29,417	\$1,579	92.09
24	AMERICAN FRANKLIN LIFE INS CO THE	0.0102	229	22	\$19,301	\$0	\$0	\$7,505	0
25	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.2508	57	22,982	\$476,458	\$0	\$529,360	\$238,041	111.1
26	AMERICAN GENERAL LIFE INSURANCE CO	0.123	89	319	\$233,760	\$0	\$382,172	\$20,160	163.49
27	AMERICAN GUARDIAN LIFE ASSURANCE CO	0.0184	202	69	\$34,919	\$0	\$250,000	\$11,557	715.94
28	AMERICAN HEALTH & LIFE INSURANCE CO	0.0097	231	222	\$18,452	\$0	(\$3,329)	\$1,353	
29	AMERICAN HERITAGE LIFE INSURANCE CO	0.0124	219	204	\$23,554	\$0	\$22,209	\$10,029	94.29
30	AMERICAN HOME LIFE INSURANCE CO	0.1814	77	786	\$344,647	\$0	\$98,433	\$129,793	28.56
31	AMERICAN INCOME LIFE INSURANCE CO	0.0241	186	405	\$45,762	\$0	\$3,000	\$95,796	6.56
32	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0029	273	0	\$5,600	\$0	\$0	\$0	0
33	AMERICAN LIFE AND CASUALTY INS CO*	0.0472	154	69	\$89,752	\$0	\$0	\$10,777	0
34	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0061	248	111	\$11,614	\$0	\$161,239	\$3,093	1388.32
35	AMERICAN MERCHANTS LIFE INS CO	0.0022	287	6	\$4,211	\$0	\$0	\$220	0
36	AMERICAN NATIONAL INSURANCE COMPANY*	0.2036	68	7,544	\$386,756	\$0	\$182,390	\$198,336	47.16
37	AMERICAN NATIONAL LIFE INS OF TX	0.0057	255	38	\$10,791	\$0	\$0	\$5,534	0
38	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0002	335	1	\$337	\$0	\$0	\$400	0
39	AMERICAN REPUBLIC INSURANCE COMPANY	0.237	60	1,857	\$450,341	\$2,191	\$167,975	\$181,307	37.79
40	AMERICAN SLOVENIAN CATHOLIC UNION	0	348	1	\$9	\$0	\$0	\$2	0
41	AMERICAN STATES LIFE INSURANCE CO	0.8025	24	5,188	\$1,524,499	\$0	\$501,789	\$459,829	32.92
42	AMERITAS LIFE INSURANCE CORP	0.0406	163	281	\$77,156	\$0	\$0	\$35,442	0
43	AMERUS LIFE INSURANCE COMPANY	0.2674	51	906	\$507,992	\$17,182	\$282,428	\$134,448	58.98
44	AMEX LIFE ASSURANCE CO	0	349	1	\$0	\$0	\$0	\$0	
45	AMICA LIFE INSURANCE COMPANY	0.0143	213	85	\$27,262	\$0	\$100,000	\$13,549	366.81
46	ANTHEM LIFE INSURANCE COMPANY	0.0042	261	14	\$8,018	\$0	\$1,041	\$92	12.98
47	ASSURED LIFE ASSOCIATION	0.0048	259	23	\$9,056	\$0	\$20,037	\$381	221.26
48	ATLAS LIFE INSURANCE CO	0.0564	129	700	\$126,088	\$0	\$0	\$28,682	0
49	AURORA NATIONAL LIFE ASSURANCE CO	0.1124	93	21	\$213,555	\$0	\$250,000	\$13,007	117.07
50	AUTO CLUB LIFE INS CO	0.0006	322	18	\$1,064	\$0	\$0	\$341	0
51	AUTO OWNERS LIFE INSURANCE COMPANY	0.0805	118	530	\$152,971	\$0	\$100,000	\$47,887	65.37
52	BANKERS LIFE AND CASUALTY COMPANY	0.1266	88	2,389	\$240,556	\$0	\$177,997	\$53,406	73.99
53	BANKERS NATIONAL LIFE INS CO	0.179	78	239	\$340,038	\$77,473	\$22,142	\$23,619	29.3
54	BANKERS SECURITY LIFE INS SOCIETY	0.0093	233	91	\$17,575	\$0	\$0	\$3,321	0
55	BANKERS UNITED LIFE ASSURANCE CO	0.0276	181	166	\$52,398	\$0	\$26,878	\$5,342	51.3
56	BENEFICIAL LIFE INSURANCE COMPANY	0.0012	304	11	\$2,288	\$0	\$0	\$1,949	0
57	BENEFICIAL STANDARD LIFE INS CO*	0.0059	251	56	\$11,129	\$0	\$3,235	\$582	29.07
58	BERKSHIRE LIFE INSURANCE COMPANY	0.0307	175	90	\$58,311	\$0	\$0	\$19,296	0
59	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.0001	343	1	\$165	\$0	\$0	\$27	0
60	BUSINESS MENS ASSURANCE CO OF AMERICA	0.2302	62	587	\$437,369	\$0	\$150,000	\$132,852	34.3
61	C M LIFE INSURANCE COMPANY	0.116	91	187	\$220,381	\$0	\$142,232	\$66,386	64.54
62	CAMERON LIFE INSURANCE COMPANY	0.1041	97	1,274	\$197,851	\$0	\$18,000	\$75,052	9.1
63	CANADA LIFE INSURANCE COMPANY	0.0148	211	33	\$28,078	\$0	\$0	\$4,554	0
64	CAPITAL RESERVE LIFE INSURANCE CO	0.0027	275	26	\$5,216	\$0	\$0	\$617	0
65	CAPITOL AMERICAN LIFE INSURANCE COMPANY	0.0003	331	4	\$509	\$0	\$0	\$21	0
66	CAPITOL BANKERS LIFE INSURANCE COMPANY	0	349	24	\$0	\$0	\$0	\$2,497	
67	CATHOLIC FAMILY LIFE INSURANCE	0.0008	313	11	\$1,552	\$0	\$0	\$637	0
68	CATHOLIC KNIGHTS OF AMERICA THE	0.0304	176	818	\$57,689	\$0	\$0	\$23,218	0
69	CELTIC LIFE INSURANCE COMPANY THE	0.0004	327	3	\$733	\$0	\$0	\$75	0
70	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0219	194	64	\$41,650	\$0	\$0	\$2,365	0
71	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0097	232	78	\$18,445	\$0	\$63,299	\$4,592	343.18
72	CENTRAL SECURITY LIFE INSURANCE CO	0.0164	206	1,416	\$31,073	\$0	\$140,215	\$2,335	451.24
73	CENTRAL STATES HEALTH & LIFE CO	0.0126	217	186	\$23,959	\$0	\$7,346	\$6,307	30.66
74	CENTRAL UNITED LIFE INSURANCE CO*	0.0081	237	84	\$15,374	\$0	\$0	\$5,729	0
75	CENTURY LIFE OF AMERICA	0.033	173	442	\$62,787	\$4,904	\$31,154	\$39,444	57.43

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED'S	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
76	CERTIFIED LIFE INS CO	0.0006	320	7	\$1,107	\$0	\$0	\$71	0
77	CHESAPEAKE LIFE INSURANCE COMPANY THE'	0	346	6	\$87	\$0	\$0	\$51	0
78	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0019	295	42	\$3,623	\$0	\$0	\$1,045	0
79	CHUBB LIFE INS CO OF AM	0.1886	74	177	\$358,361	\$0	\$108,746	\$53,788	30.35
80	CHUBB SOVEREIGN LIFE INS CO	0.3726	43	456	\$707,917	\$0	\$706,973	\$121,039	99.87
81	CINCINNATI LIFE INSURANCE COMPANY THE	0.2136	65	363	\$405,844	\$0	\$151,822	\$51,963	37.41
82	CITICORP LIFE INS CO	0.0021	290	18	\$3,998	\$0	\$0	\$1,482	0
83	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0047	260	54	\$8,932	\$0	\$11,580	\$1,545	130.77
84	COLONIAL LIFE & ACCIDENT INS CO	0.0434	159	498	\$82,475	\$0	\$179,148	\$20,319	217.21
85	COLONIAL PENN LIFE INSURANCE CO	0.0125	218	11	\$23,802	\$0	\$25,445	\$380	106.9
86	COLORADO BANKERS LIFE INS CO*	0.013	214	59	\$24,632	\$0	\$15,960	\$1,288	64.79
87	COLUMBIA UNIVERSAL LIFE INS CO	0.0074	241	63	\$14,064	\$0	\$0	\$1,905	0
88	COLUMBUS LIFE INSURANCE CO	0.0226	191	85	\$42,922	\$0	\$0	\$9,284	0
89	COMBINED INSURANCE CO OF AMERICA	0.0545	142	1,003	\$103,490	\$0	\$50,501	\$8,232	48.8
90	COMMERCIAL LIFE INSURANCE COMPANY*	0.0012	306	13	\$2,240	\$0	\$594	\$212	26.52
91	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.1182	90	354	\$224,475	\$0	\$121,216	\$33,110	54
92	COMMONWEALTH LIFE INSURANCE COMPANY	0.0078	240	112	\$14,808	\$0	\$3,809	\$5,892	25.72
93	COMMUNITY NATIONAL ASSURANCE COMPANY	0.0001	339	14	\$214	\$0	\$0	\$179	0
94	CONNECTICUT GENERAL LIFE INS CO	3.1193	9	667	\$5,926,036	\$36,606	\$1,153,041	\$141,062	20.07
95	CONNECTICUT MUTUAL LIFE INS CO	1.6272	17	4,643	\$3,091,350	\$1,425,338	\$2,715,252	\$165,425	133.94
96	CONNECTICUT NATIONAL LIFE INS CO*	0.0314	174	94	\$59,670	\$0	\$1,206	\$27,794	2.02
97	CONSTITUTION LIFE INSURANCE COMPANY	0.0041	264	21	\$7,744	\$0	\$0	\$1,098	0
98	CONTINENTAL GENERAL INSURANCE CO	0.0201	197	170	\$38,235	\$0	\$0	\$12,154	0
99	CONTINENTAL LIFE AND ACCIDENT CO*	0.0147	212	25	\$27,932	\$0	\$19,500	\$5,002	69.81
100	CONTINENTAL WESTERN LIFE INS CO	0.0611	135	234	\$116,001	\$0	\$10,061	\$41,901	8.67
101	COUNTRY INVESTORS LIFE ASSUR CO	0.0012	307	9	\$2,200	\$0	\$0	\$965	0
102	COUNTRY LIFE INSURANCE COMPANY	0.163	82	995	\$309,685	\$0	\$120,000	\$134,752	38.75
103	CROWN LIFE INSURANCE COMPANY*	0.0894	108	116	\$169,812	\$0	\$121,122	\$23,142	71.33
104	CUNA MUTUAL INSURANCE SOCIETY	0.019	200	597	\$36,121	\$26,337	\$79,039	\$8,498	291.73
105	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0032	271	15	\$6,023	\$0	\$0	\$860	0
106	EMPLOYERS LIFE INS CO OF WAUSAU	0.0006	319	4	\$1,151	\$0	\$0	\$0	0
107	EMPLOYERS MODERN LIFE COMPANY	0.0388	164	693	\$73,796	\$0	\$117,381	\$26,155	159.06
108	EQUITABLE LIFE & CASUALTY INS CO	0.0002	333	3	\$434	\$0	\$0	\$105	0
109	EQUITABLE LIFE INSURANCE CO OF IOWA	0.0771	123	307	\$146,437	\$0	\$192,219	\$9,209	131.26
110	EQUITABLE OF COLORADO INC THE	0.0655	130	149	\$124,474	\$0	\$0	\$34,761	0
111	EXECUTIVE FUND LIFE INS CO	0.007	242	24	\$13,268	\$0	\$18,440	\$379	138.98
112	FAMILY BENEFIT LIFE INSURANCE CO	0.0539	144	699	\$102,372	\$0	\$20,000	\$57,852	19.54
113	FAMILY LIFE INSURANCE COMPANY*	0.5449	31	3,736	\$1,035,219	\$0	\$489,751	\$100,227	47.31
114	FAMILY SERVICE LIFE INS CO	0.0012	303	25	\$2,358	\$0	\$4,190	\$68	177.59
115	FARM BUREAU LIFE INS CO OF MISSOURI	1.8384	13	10,874	\$3,492,691	\$0	\$789,273	\$753,193	22.6
116	FARMERS AND TRADERS LIFE INS CO	0.0023	286	2	\$4,401	\$0	\$0	\$1,056	0
117	FARMERS NEW WORLD LIFE INSURANCE CO	1.6888	16	12,075	\$3,208,319	\$0	\$1,374,983	\$592,386	42.86
118	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0298	177	206	\$56,629	\$0	\$192,942	\$10,954	340.71
119	FEDERAL KEMPER LIFE ASSURANCE CO	1.7091	15	4,513	\$3,246,858	\$0	\$1,410,112	\$1,077,776	43.43
120	FEDERAL LIFE INSURANCE CO MUTUAL	0.0025	280	56	\$4,812	\$0	\$13,918	\$1,398	289.24
121	FEDERATED LIFE INSURANCE COMPANY	0.1118	94	391	\$212,427	\$0	\$400,000	\$65,800	188.3
122	FIDELITY AND GUARANTY LIFE INS CO*	0.1566	83	611	\$297,449	\$0	\$109,569	\$70,896	36.84
123	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.0428	160	183	\$81,402	\$1,918	\$0	\$21,728	2.36
124	FIDELITY SECURITY LIFE INSURANCE CO*	0.0031	272	67	\$5,939	\$0	\$0	\$1,424	0
125	FINANCIAL ASSURANCE INCORPORATED	0.0001	338	2	\$279	\$0	\$0	\$47	0
126	FINANCIAL SECURITY LIFE INS CO	0.0026	279	22	\$4,860	\$0	\$0	\$534	0
127	FIRST COLONY LIFE INSURANCE COMPANY	0.0692	128	621	\$131,487	\$0	\$100,742	\$35,122	76.62
128	FIRST DELAWARE LIFE INS CO	0.0035	269	24	\$6,621	\$0	\$0	\$5,120	0
129	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0024	283	28	\$4,531	\$0	\$0	\$1,078	0
130	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0003	328	34	\$626	\$0	\$5,835	\$242	932.11
131	FIRST TRANSAMERICA LIFE INSURANCE CO	0.0042	263	4	\$7,895	\$0	\$0	\$450	0
132	FLORISTS LIFE INSURANCE COMPANY	0.0002	334	5	\$400	\$0	\$0	\$101	0
133	FORD LIFE INSURANCE COMPANY	0.0233	189	145	\$44,307	\$0	\$20,572	\$1,591	46.43
134	FORTIS BENEFITS INSURANCE COMPANY	0.0442	158	339	\$83,909	\$0	\$10,000	\$20,331	11.92
135	FRANKLIN LIFE INS CO	0.6	28	2,983	\$1,139,873	\$0	\$177,188	\$107,070	15.54
136	GARDEN STATE LIFE INSURANCE COMPANY*	0.1816	76	642	\$344,986	\$0	\$0	\$78,406	0
137	GERBER LIFE INSURANCE COMPANY	0.0649	131	1,204	\$123,284	\$0	\$70,083	\$19,928	56.85
138	GLOBE LIFE AND ACCIDENT INS CO	0.0804	119	8,645	\$152,700	\$0	\$173,608	\$81,979	113.69
139	GOLDEN RULE INSURANCE COMPANY	0.5949	29	1,256	\$1,130,130	\$0	\$76,690	\$116,376	6.79
140	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.0036	267	58	\$6,862	\$104	\$0	\$5,119	1.52
141	GRANGE LIFE INSURANCE COMPANY	0.0009	310	6	\$1,616	\$0	\$0	\$69	0
142	GREAT AMERICAN LIFE INSURANCE CO	0.0026	278	8	\$4,915	\$0	\$0	\$607	0
143	GREAT AMERICAN RESERVE INS CO	0.2521	56	239	\$478,937	\$0	\$120,932	\$23,973	25.25
144	GREAT SOUTHERN LIFE INSURANCE CO	0.0333	171	262	\$63,288	\$0	\$25,000	\$27,156	39.5
145	GREAT WEST LIFE & ANNUITY INS CO*	0.0407	162	88	\$77,338	\$0	\$0	\$11,170	0
146	GREAT WEST LIFE ASSURANCE COMPANY*	0.0079	239	18	\$14,927	\$0	\$0	\$1,086	0
147	GREATER BENEFICIAL UNION OF PITTSBURGH	0.0018	297	14	\$3,398	\$0	\$0	\$489	0
148	GRINNELL LIFE INSURANCE COMPANY	0.0004	325	6	\$801	\$0	\$0	\$200	0
149	GUARANTEE RESERVE LIFE INSURANCE CO	0.0061	250	75	\$11,542	\$0	\$33,811	\$919	292.94
150	GUARANTEE TRUST LIFE INSURANCE CO*	0.0525	146	869	\$99,825	\$0	\$132,334	\$17,640	132.57

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE

OBS	COMPANY NAME	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
151	GUARANTY INCOME LIFE INSURANCE CO	0.0796	120	201	\$151,289	\$0	\$45,632	\$877
152	GUARANTY NATIONAL LIFE INSURANCE CO	0.0001	345	6	\$135	\$0	\$0	\$3
153	GUARDIAN INSURANCE & ANNUITY CO INC	0.0508	149	79	\$96,594	\$0	\$0	0
154	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.2374	59	739	\$451,008	\$0	\$100,000	\$188,942
155	HARTFORD LIFE AND ACCIDENT INS CO*	0.0545	143	139	\$103,480	\$0	\$7,639	\$27,500
156	HARTFORD LIFE INSURANCE CO	0.0447	157	164	\$84,901	\$0	\$92,905	\$17,529
157	HARVEST LIFE INSURANCE COMPANY THE	0.002	293	53	\$3,706	\$0	\$17,563	\$6,943
158	HAWKEYE NATIONAL LIFE INS CO	0.012	220	126	\$22,816	\$0	\$0	\$3,470
159	HORACE MANN LIFE INSURANCE COMPANY	0.1128	92	561	\$214,343	\$0	\$171,645	\$28,735
160	IDEALIFE INSURANCE COMPANY	0.0369	167	301	\$70,114	\$0	\$58,416	\$6,366
161	IDS LIFE INSURANCE COMPANY	0.2904	50	1,581	\$551,674	\$0	\$521,736	\$171,278
162	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0846	115	273	\$160,638	\$0	\$67,828	\$37,705
163	INDEPENDENT ORDER OF FORESTERS THE	0.0162	207	104	\$30,783	\$0	\$0	\$6,717
164	INDIANAPOLIS LIFE INSURANCE CO	0.0459	156	288	\$87,223	\$1,848	\$0	\$36,815
165	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.1	101	885	\$190,032	\$0	\$228,672	\$27,412
166	INTEGEN LIFE INS CORP	0	349	91	\$0	\$0	\$0	\$11,255
167	INTEGRITY LIFE INS CO	0.0039	266	32	\$7,375	\$0	\$98,681	\$597
168	INTER STATE ASSURANCE COMPANY	0.187	75	327	\$355,242	\$0	\$200,000	\$35,908
169	INTERCONTINENTAL LIFE INSURANCE CO	0.0012	305	6	\$2,243	\$0	\$2,314	\$218
170	INVESTORS GUARANTY LIFE INS CO	0.0875	113	495	\$166,142	\$0	\$184,903	\$11,495
171	INVESTORS HERITAGE LIFE INSURANCE CO	0	349	1	\$0	\$0	\$0	\$10
172	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0904	107	454	\$171,651	\$377	\$273,965	\$20,745
173	INVESTORS LIFE INSURANCE CO OF INDIANA	0.0023	285	13	\$4,435	\$0	\$0	\$713
174	ITT HARTFORD LIFE AND ANNUITY INS CO	0.2236	63	334	\$424,814	\$0	\$1,293,978	\$42,714
175	J C PENNEY LIFE INSURANCE COMPANY	0.0704	127	785	\$133,827	\$0	\$70,221	\$11,405
176	JACKSON NATIONAL LIFE INS CO	5.316	4	18,742	\$10,099,434	\$0	\$9,139,614	\$3,423,968
177	JEFFERSON PILOT LIFE INS CO	0.0622	134	1,409	\$118,107	\$0	\$260,629	\$208,428
178	KANAWHA INSURANCE COMPANY	0.0001	339	5	\$214	\$0	\$0	\$146
179	KANSAS CITY LIFE INSURANCE CO	0.513	34	2,843	\$974,650	\$0	\$1,411,979	\$198,388
180	KEMPER INVESTORS LIFE INS CO	0.0008	314	4	\$1,537	\$0	\$0	\$893
181	KENTUCKY HOME MUTUAL LIFE INS CO	0.0018	296	23	\$3,470	\$0	\$0	\$1,303
182	KNIGHTS OF COLUMBUS	0.4015	42	1,603	\$762,711	\$134,009	\$1,577,783	\$219,744
183	LAFAYETTE LIFE INSURANCE CO THE	0.2159	64	168	\$410,081	\$0	\$0	\$40,532
184	LIBERTY LIFE ASSUR CO OF BOSTON	0.0933	103	640	\$177,184	\$0	\$0	\$47,167
185	LIBERTY LIFE INSURANCE COMPANY*	0.4109	40	4,528	\$780,614	\$0	\$194,395	\$117,373
186	LIBERTY NATIONAL LIFE INSURANCE CO	0.0373	165	213	\$70,950	\$0	\$48,774	\$24,908
187	LIFE INS CO OF THE SOUTHWEST	0.0081	238	18	\$15,326	\$0	\$20,000	\$6,857
188	LIFE INSURANCE COMPANY OF ILLINOIS	0.0001	337	2	\$282	\$0	\$0	\$18
189	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.267	52	477	\$507,308	\$0	\$110,000	\$148,705
190	LIFE INVESTORS INS CO OF AMERICA	0.532	33	1,245	\$1,010,710	\$0	\$379,536	\$52,233
191	LINCOLN AMERICAN LIFE INSURANCE CO	0.0027	276	13	\$5,186	\$203	\$5,049	\$675
192	LINCOLN BENEFIT LIFE COMPANY	0.4199	38	1,420	\$797,740	\$0	\$84,053	\$350,838
193	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0112	226	296	\$21,340	\$0	\$1,316	\$3,569
194	LINCOLN LIFE AND CASUALTY COMPANY*	0.0011	309	6	\$2,027	\$0	\$0	\$170
195	LINCOLN MUTUAL LIFE INSURANCE CO	0.0599	136	322	\$113,809	\$0	\$47,500	\$35,050
196	LONE STAR LIFE INSURANCE COMPANY*	0.0155	209	137	\$29,514	\$0	\$0	\$5,677
197	LOYAL AMERICAN LIFE INSURANCE CO	0.002	291	26	\$3,894	\$0	\$7,628	\$822
198	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0001	341	14	\$210	\$0	\$0	\$224
199	LOYALTY LIFE INSURANCE COMPANY	0.0908	106	184	\$172,467	\$0	\$301,003	\$16,831
200	LUTHERAN BROTHERHOOD	0.108	95	1,761	\$205,096	\$0	\$103,327	\$107,238
201	MADISON NATIONAL LIFE INSURANCE CO INC	0.0244	184	102	\$46,371	\$0	\$0	\$2,789
202	MANHATTAN NATIONAL LIFE INS CO	0.2585	53	993	\$491,046	\$0	\$132,633	\$214,799
203	MEDICAL SAVINGS INSURANCE COMPANY	0.1889	72	0	\$358,878	\$0	\$459,288	\$0
204	MEDICO LIFE INSURANCE COMPANY	0.0001	344	10	\$141	\$0	\$0	\$24
205	MEGA LIFE AND HEALTH INS CO THE	0.0004	326	6	\$734	\$0	\$812	\$178
206	MEMBERS LIFE INSURANCE COMPANY	0.0066	244	83	\$12,475	\$0	\$5,835	\$1,263
207	MERIT LIFE INSURANCE CO	0.2083	66	2,207	\$395,813	\$0	\$9,000	\$24,061
208	METROPOLITAN INS AND ANNUITY CO	0.0371	166	15	\$70,494	\$0	\$0	\$10,668
209	METROPOLITAN LIFE INSURANCE COMPANY	1.7189	14	47,867	\$3,265,599	\$328,792	\$16,164,741	\$1,864,154
210	MID AMERICAN CENTURY LIFE INSURANCE CO	0.0058	252	6	\$11,092	\$0	\$0	\$115
211	MIDLAND LIFE INSURANCE COMPAN, THE*	0.4725	37	1,147	\$897,612	\$0	\$495,767	\$336,895
212	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0034	270	25	\$6,471	\$0	\$12,301	\$1,038
213	MINISTERS LIFE INSURANCE CO THE*	0.0631	132	0	\$119,802	\$0	\$0	\$50
214	MINNESOTA MUTUAL LIFE INSURANCE CO	1.2876	19	1,801	\$2,446,218	\$789,789	\$1,201,595	\$319,619
215	MODERN AMERICAN LIFE INSURANCE COMPANY	0.0234	188	490	\$44,464	\$0	\$92,743	\$6,150
216	MODERN WOODMEN OF AMERICA	0.1488	84	1,251	\$282,604	\$8,947	\$369	\$94,570
217	MONITOR LIFE INSURANCE CO OF NY	0.0061	249	218	\$11,575	\$0	\$0	\$1,489
218	MONTGOMERY WARD LIFE INSURANCE CO	0.101	98	1,316	\$191,827	\$0	\$127,154	\$11,057
219	MONUMENTAL LIFE INSURANCE COMPANY*	0.3567	47	9,242	\$677,742	\$0	\$890,187	\$143,704
220	MOUNTAIN LIFE INSURANCE COMPANY	0.0517	148	112	\$98,192	\$0	\$0	\$17,633
221	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0014	300	7	\$2,640	\$0	\$0	\$621
222	MUTUAL LIFE INSURANCE CO OF NY*	3.9417	7	1,920	\$7,488,492	\$0	\$210,512	\$276,579
223	MUTUAL SERVICE LIFE INSURANCE CO*	0.0024	284	6	\$4,466	\$0	\$0	\$1,348
224	NACOLAH LIFE INS CO	0.0019	294	24	\$3,645	\$0	\$2,298	\$445
225	NATIONAL BENEFIT LIFE INSURANCE CO	0.1741	80	5,935	\$330,666	\$0	\$106,690	\$67,805

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
226	NATIONAL FARMERS UNION LIFE INS CO	0.0013	302	19	\$2,487	\$0	\$2,750	\$480	110.57
227	NATIONAL FIDELITY LIFE INSURANCE CO	0.0813	117	202	\$154,439	\$18,668	\$366,870	\$8,316	249.64
228	NATIONAL FOUNDATION LIFE INS CO	0.0054	256	73	\$10,197	\$0	\$30,000	\$2,506	294.2
229	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0003	332	0	\$490	\$0	\$0	\$0	0
230	NATIONAL LIFE INSURANCE COMPANY	0.0924	104	293	\$175,586	\$333	\$132	\$63,156	0.26
231	NATIONAL TRAVELERS LIFE COMPANY	0.0229	190	238	\$43,494	\$0	\$5,000	\$2,085	11.5
232	NATIONAL WESTERN LIFE INSURANCE CO	0.0576	138	638	\$109,429	\$0	\$80,007	\$16,027	73.11
233	NATIONWIDE LIFE INSURANCE COMPANY	0.0118	224	81	\$22,350	\$1,839	\$107,094	\$7,228	487.4
234	NEW AMERICAN LIFE INSURANCE COMPANY	0.4115	39	2,980	\$781,731	\$0	\$191,905	\$216,267	24.55
235	NEW ENGLAND MUTUAL LIFE INS CO	0.9148	23	784	\$1,737,891	\$0	\$1,402,180	\$131,210	80.68
236	NEW YORK LIFE INS & ANNUITY CORPORATION	0	349	0	\$0	\$0	\$0	\$85,862	
237	NEW YORK LIFE INSURANCE COMPANY	0.607	27	13,386	\$1,153,252	\$0	\$701,132	\$2,398,744	60.8
238	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	1.1208	21	1,257	\$2,129,354	\$0	\$289,111	\$401,857	13.58
239	NORTH AMERICAN LIFE ASSURANCE CO	0.0016	299	9	\$3,134	\$0	\$0	\$388	0
240	NORTHERN LIFE INSURANCE COMPANY	0.0099	230	52	\$18,735	\$0	\$0	\$6,451	0
241	NORTHWESTERN MUTUAL LIFE INS CO	2.8188	10	13,609	\$5,355,204	\$656,253	\$1,605,226	\$3,147,059	42.23
242	NORTHWESTERN NATIONAL LIFE INS CO	0.1368	86	825	\$259,900	\$0	\$487,390	\$108,995	187.53
243	OHIO LIFE INSURANCE COMPANY	0.0628	133	266	\$119,232	\$0	\$0	\$34,359	0
244	OHIO NATIONAL LIFE ASSURANCE CORP	0.2528	55	1,143	\$480,362	\$0	\$161,690	\$191,459	33.66
245	OLD AMERICAN INSURANCE COMPANY	0.0226	192	693	\$42,889	\$0	\$444,740	\$692	1036.96
246	OLD REPUBLIC LIFE INSURANCE COMPANY	0.3666	45	3,659	\$696,561	\$0	\$220,462	\$186,797	31.65
247	OLD WESTERN LIFE INS CO	0.0213	195	450	\$40,437	\$0	\$0	\$9,177	0
248	OZARK NATIONAL LIFE INSURANCE CO	0.5423	32	6,017	\$1,030,207	\$0	\$178,005	\$322,332	17.28
249	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0008	311	5	\$1,592	\$0	\$0	\$650	0
250	PACIFIC MUTUAL LIFE INSURANCE CO	0.0194	199	106	\$36,883	\$0	\$0	\$8,563	0
251	PAUL REVERE LIFE INSURANCE CO	0.0245	183	110	\$46,554	\$0	\$72,736	\$3,283	156.24
252	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.0467	155	155	\$88,655	\$0	\$31,687	\$15,872	35.74
253	PEKIN LIFE INSURANCE COMPANY	0.0089	234	134	\$16,991	\$0	\$0	\$2,998	0
254	PENN MUTUAL LIFE INSURANCE CO THE	0.2366	61	594	\$449,436	\$10,374	\$0	\$189,779	2.31
255	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0885	109	405	\$168,052	\$0	\$287,991	\$12,979	171.37
256	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0003	329	7	\$622	\$0	\$2,852	\$183	458.52
257	PFL LIFE INSURANCE COMPANY	0.0718	125	811	\$136,340	\$0	\$556,568	\$39,337	408.22
258	PHARMACISTS LIFE INSURANCE COMPANY	0.024	187	137	\$45,658	\$0	\$0	\$19,672	0
259	PHILADELPHIA AMERICAN LIFE INS CO	0.0006	321	4	\$1,092	\$0	\$0	\$25	0
260	PHOENIX HOME LIFE MUTUAL INS CO	4.4689	6	1,400	\$8,489,967	\$368,936	\$5,509,427	\$683,069	69.24
261	PHYSICIANS LIFE INSURANCE COMPANY	0.041	161	1,022	\$77,871	\$0	\$41,320	\$7,064	53.06
262	PIERCE NATIONAL LIFE INSURANCE CO	0.0524	147	110	\$99,563	\$0	\$56,794	\$1,259	57.04
263	PIONEER AMERICAN INSURANCE COMPANY	0.0165	205	76	\$31,297	\$0	\$3,499	\$4,611	11.18
264	PIONEER LIFE INSURANCE COMPANY	0.1453	85	187	\$276,103	\$0	\$81,586	\$8,933	29.55
265	PIONEER MUTUAL LIFE INS CO	0.0052	258	39	\$9,809	\$197	\$12	\$5,252	2.13
266	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0024	282	13	\$4,594	\$0	\$1,805	\$576	39.29
267	POLISH NATNL ALLIANCE OF THE US OF N. A.	0	349	90	\$0	\$0	\$0	\$704	
268	PREFERRED RISK LIFE INSURANCE CO	0.1002	100	784	\$190,404	\$0	\$0	\$74,193	0
269	PRIMERICA LIFE INSURANCE COMPANY	9.3803	1	35,113	\$17,820,726	\$0	\$6,538,237	\$5,116,217	36.69
270	PRINCIPAL MUTUAL LIFE INS CO	2.2413	11	10,576	\$4,257,952	\$0	\$3,110,384	\$420,511	73.05
271	PROFESSIONAL INS CORPORATION	0.0017	298	22	\$3,135	\$0	\$0	\$549	0
272	PROTECTIVE LIFE INSURANCE COMPANY	0.0551	140	6,182	\$104,765	\$0	\$186,589	\$36,123	178.1
273	PROVIDENT MUTUAL LIFE INS CO OF PHIL*	0.0345	169	477	\$65,480	\$0	\$161,178	\$36,408	246.15
274	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0823	116	1,344	\$156,407	\$0	\$336,514	\$15,053	215.15
275	PRUDENTIAL INSURANCE CO OF AMERICA THE	4.7376	5	20,676	\$9,000,507	\$953,867	\$7,265,467	\$1,585,568	91.32
276	PYRAMID LIFE INSURANCE COMPANY	0.0118	222	654	\$22,493	\$0	\$20,103	\$6,444	89.37
277	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0066	243	478	\$12,608	\$0	\$678	\$7,467	5.38
278	RELIABLE LIFE INSURANCE COMPANY*	0.3673	44	3,851	\$697,838	\$0	\$221,320	\$125,412	31.72
279	RELIANCE STANDARD LIFE INSURANCE CO*	0.0058	253	274	\$11,068	\$2,224	\$24,922	\$2,725	245.27
280	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0281	180	296	\$53,474	\$0	\$12,853	\$10,271	24.04
281	RESERVE NATIONAL INSURANCE COMPANY	0.0195	198	125	\$37,002	\$0	\$0	\$4,104	0
282	RGA REINSURANCE COMPANY	0.0005	324	1	\$665	\$0	\$0	\$250	0
283	ROYAL MACCABEES LIFE INSURANCE CO	0.0261	182	51	\$49,610	\$0	\$0	\$10,089	0
284	ROYAL NEIGHBORS OF AMERICA	0.0114	225	110	\$21,618	\$0	\$0	\$6,838	0
285	RUSHMORE NATIONAL LIFE INS CO	0.0007	316	37	\$1,335	\$0	\$0	\$333	0
286	SAFECO LIFE INSURANCE COMPANY*	0.2912	49	1,392	\$553,171	\$0	\$157,483	\$125,613	28.47
287	SAFECO NATIONAL LIFE INS CO	0.0064	247	115	\$12,112	\$0	\$0	\$1,890	0
288	SEABOARD LIFE INSURANCE CO (USA)	0.0005	323	7	\$1,028	\$0	\$0	\$635	0
289	SECURA LIFE INSURANCE CO	0.0882	112	953	\$167,486	\$0	\$118,713	\$58,052	70.88
290	SECURITY BENEFIT LIFE INSURANCE CO	0.7609	26	685	\$1,445,537	\$19,740	\$625,467	\$38,490	44.63
291	SECURITY CONNECTICUT LIFE INS CO	0.7725	25	2,574	\$1,467,530	\$0	\$0	\$577,250	0
292	SECURITY EQUITY LIFE INSURANCE COMPANY	0.0028	274	5	\$5,386	\$0	\$0	\$0	0
293	SECURITY LIFE INS CO OF AMERICA	0.0036	268	209	\$6,860	\$0	\$0	\$1,350	0
294	SECURITY LIFE OF DENVER	1.5047	18	184	\$2,858,634	\$0	\$95,029	\$49,557	3.32
295	SECURITY MUTUAL LIFE INS CO OF NE	0.0351	168	132	\$66,751	\$10,000	\$30,000	\$27,474	59.92
296	SECURITY MUTUAL LIFE INS CO OF NY	0.0283	179	101	\$53,677	\$0	\$0	\$17,332	0
297	SENTINEL AMERICAN LIFE INSURANCE CO	0.0001	342	8	\$198	\$0	\$0	\$12	0
298	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0884	110	544	\$167,883	\$0	\$25,015	\$46,972	14.9
299	SHELTER LIFE INSURANCE CO	1.2126	20	12,766	\$2,303,704	\$0	\$639,757	\$129,580	27.77
300	SOUTHLAND LIFE INSURANCE COMPANY	0	349	158	\$0	\$0	\$0	\$0	

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
301	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.0588	137	276	\$111,710	\$0	\$250,203	\$28,694	223.98
302	STANDARD INSURANCE COMPANY	0.0025	281	8	\$4,779	\$1,069	\$0	\$1,975	22.37
303	STANDARD LIFE AND ACCIDENT INS CO	0.0112	227	259	\$21,337	\$0	\$50,000	\$5,992	234.33
304	STATE AUTO LIFE INSURANCE CO	0.1006	99	775	\$191,049	\$0	\$121,274	\$71,983	63.48
305	STATE FARM LIFE INSURANCE COMPANY	6.2112	3	39,165	\$11,800,069	\$2,236,702	\$3,135,639	\$3,464,090	45.53
306	STATE MUTUAL INSURANCE CO	0.0331	172	109	\$62,795	\$0	\$0	\$12,707	0
307	SUN LIFE ASSURANCE CO OF CANADA	2.1847	12	2,016	\$4,150,474	\$433,360	\$1,062,978	\$240,917	36.05
308	SUNAMERICA LIFE INSURANCE COMPANY	0.0008	312	9	\$1,589	\$0	\$1,336	\$1,340	84.08
309	TEXAS LIFE INSURANCE COMPANY	0.0947	102	360	\$179,817	\$0	\$178,580	\$100,578	99.31
310	TIME INSURANCE COMPANY	0.0084	236	1,476	\$15,876	\$0	\$89,000	\$110,687	560.59
311	TMG LIFE INSURANCE COMPANY	0.0154	210	114	\$29,222	\$0	\$0	\$11,967	0
312	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.3614	46	624	\$686,588	\$0	\$0	\$187	0
313	TRANSPORT LIFE INSURANCE COMPANY	0.0242	185	31	\$46,019	\$0	\$1,323	\$3,713	2.87
314	TRAVELERS INSURANCE COMPANY THE	0.5943	30	2,114	\$1,129,129	\$0	\$1,824,000	\$379,853	161.54
315	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.0053	257	18	\$10,137	\$0	\$0	\$5,651	0
316	TRUSTMARK INSURANCE CO (MUTUAL)	0.0042	262	133	\$7,907	\$1,011	\$9,631	\$4,602	134.59
317	TRUSTMARK LIFE INSURANCE COMPANY	0.0108	228	74	\$20,456	\$0	\$0	\$7,865	0
318	U S FINANCIAL LIFE INSURANCE CO	0.0883	111	203	\$167,843	\$0	\$0	\$38,523	0
319	UNION BANKERS INSURANCE COMPANY	0.0128	215	170	\$24,368	\$0	\$35,624	\$2,780	146.19
320	UNION CENTRAL LIFE INSURANCE CO	0.1073	96	734	\$203,941	\$0	\$281,290	\$64,730	137.93
321	UNION FIDELITY LIFE INSURANCE CO	0.004	265	9	\$7,568	\$0	\$21,918	\$534	289.61
322	UNION LABOR LIFE INSURANCE COMPANY	0.0003	330	4	\$566	\$0	\$0	\$146	0
323	UNITED AMERICAN INSURANCE COMPANY	0.0548	141	719	\$104,053	\$0	\$54,764	\$3,472	52.63
324	UNITED COMPANIES LIFE INSURANCE CO	0.0006	318	8	\$1,171	\$100	\$1,222	\$616	112.89
325	UNITED FIDELITY LIFE INSURANCE CO	0.0536	145	467	\$101,808	\$0	\$77,589	\$22,149	76.21
326	UNITED HERITAGE MUTUAL LIFE INS CO	0.0022	288	75	\$4,161	\$258	\$0	\$2,839	6.2
327	UNITED HOME LIFE INSURANCE COMPANY	0.0064	246	68	\$12,195	\$0	\$0	\$3,468	0
328	UNITED INSURANCE COMPANY OF AMERICA	0.1924	70	2,811	\$265,430	\$0	\$146,419	\$18,796	40.07
329	UNITED INVESTORS LIFE INS CO	0.9484	22	4,566	\$1,801,750	\$0	\$921,988	\$486,952	51.17
330	UNITED LIFE INSURANCE COMPANY	0.0777	122	450	\$147,701	\$0	\$0	\$35,726	0
331	UNITED NATIONAL LIFE INS CO OF AMERICA	0.0002	336	4	\$314	\$0	\$0	\$50	0
332	UNITED OF OMAHA LIFE INS CO	3.6924	8	1,738	\$7,014,832	\$0	\$3,013,794	\$224,820	42.96
333	UNITED PRESIDENTIAL LIFE INS CO	0.0118	223	171	\$22,413	\$0	\$0	\$9,919	0
334	UNITED SERVICES LIFE INSURANCE CO	0.2076	67	1,638	\$394,462	\$0	\$16,531	\$0	4.19
335	UNITED STATES LIFE INS CO NY	0.0221	193	29	\$41,962	\$18,411	\$4,606	\$9,850	54.85
336	UNITED WORLD LIFE INSURANCE COMPANY	0.0021	289	524	\$4,076	\$0	\$0	\$1,132	0
337	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0787	121	131	\$149,427	\$0	\$0	\$26,019	0
338	USA LIFE ONE INS CO OF INDIANA	0.0007	317	2	\$1,284	\$0	\$0	\$150	0
339	USAA LIFE INSURANCE COMPANY	0.2505	58	5,459	\$475,957	\$222,526	\$436,029	\$660,532	138.36
340	USG ANNUITY & LIFE COMPANY	0.0502	150	19	\$95,299	\$0	\$0	\$7,873	0
341	USLIFE CREDIT LIFE INSURANCE CO*	0.0489	152	175	\$92,864	\$0	\$50,000	\$9,798	53.84
342	UTICA NATIONAL LIFE INS CO	0	347	1	\$70	\$0	\$0	\$100	0
343	VETERANS LIFE INS CO	0.5009	35	4,612	\$951,571	\$0	\$555,360	\$36,344	58.36
344	VICTORY LIFE INSURANCE COMPANY	0.0483	153	1,259	\$91,771	\$0	\$143,054	\$12,018	155.88
345	VULCAN LIFE INSURANCE COMPANY	0.0158	208	50	\$29,992	\$0	\$0	\$2,053	0
346	WASHINGTON NATIONAL INSURANCE CO	0.0013	301	83	\$2,516	\$0	\$0	\$0	0
347	WEST COAST LIFE INSURANCE COMPANY*	0.0119	221	73	\$22,575	\$0	\$0	\$16,858	0
348	WESTERN AND SOUTHERN LIFE INS CO	0.4959	36	12,587	\$942,060	\$40,534	\$1,125,974	\$203,704	123.83
349	WESTERN CATHOLIC UNION	0.0337	170	2,899	\$63,989	\$0	\$5,000	\$19,104	7.81
350	WESTERN FIDELITY INSURANCE COMPANY	0.0011	308	73	\$2,088	\$0	\$0	\$500	0
351	WESTERN NATIONAL LIFE INSURANCE CO	0.0176	203	271	\$33,444	\$0	\$7,734	\$7,334	23.13
352	WESTFIELD LIFE INSURANCE COMPANY	0.0027	277	46	\$5,159	\$0	\$0	\$2,400	0
353	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0057	254	66	\$10,909	\$0	\$0	\$2,853	0
354	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0291	178	99	\$55,281	\$3,957	\$0	\$11,038	7.16
355	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0184	201	302	\$35,036	\$3,271	\$103,250	\$12,722	304.03
356	WORLD INSURANCE COMPANY	0.0085	235	46	\$16,166	\$0	\$0	\$1,620	0
357	ZURICH LIFE INSURANCE CO OF AMERICA	0.1364	87	356	\$259,100	\$0	\$0	\$102,675	0
TOTAL		100.000	540,135	\$189,980,223	\$8,110,989	\$105,558,171	\$42,645,923	59.83	

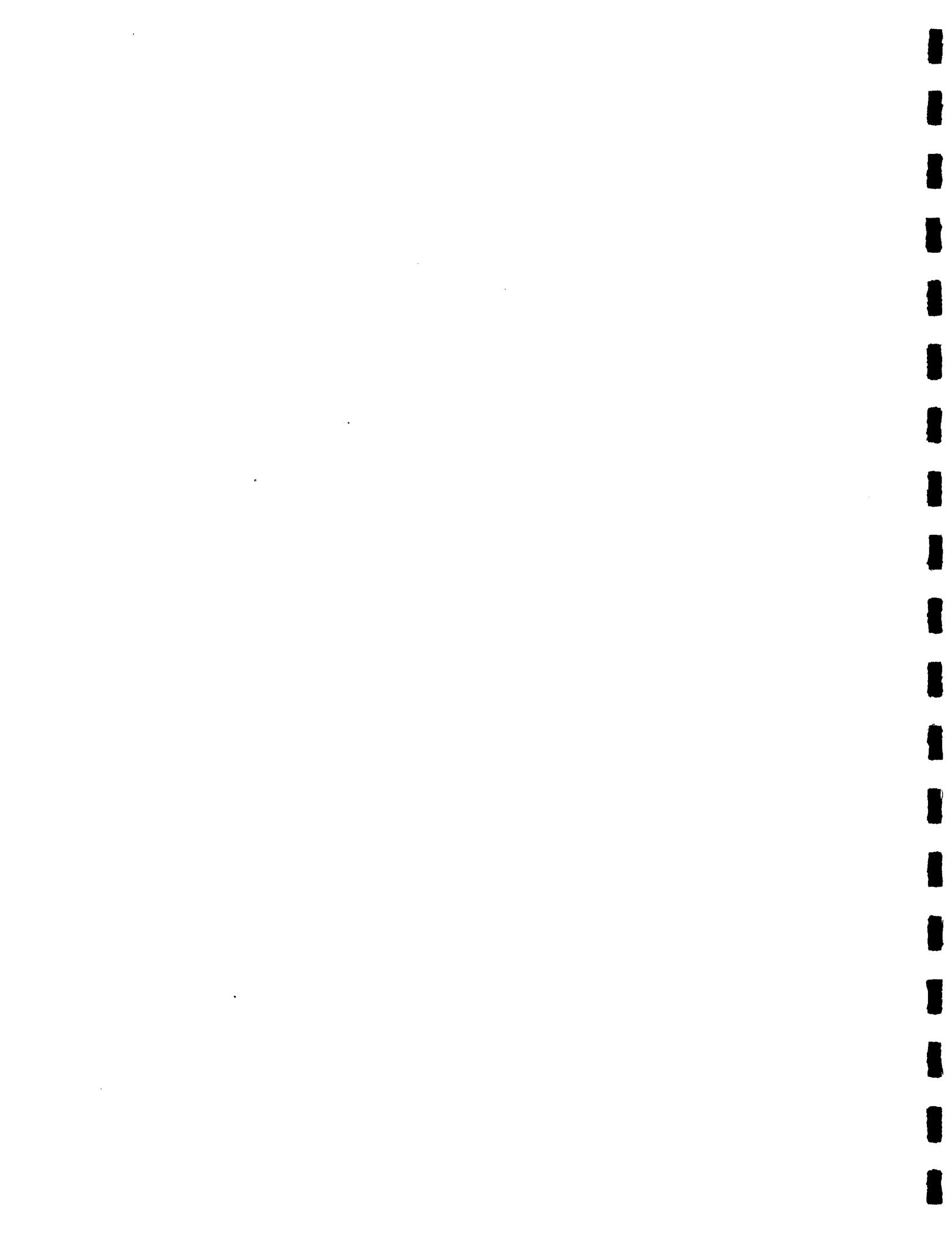


1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	LIFE BENEFITS RATIO	
1	ACACIA NATIONAL LIFE INSURANCE CO	0.01	197	27	\$49,298	\$0	\$149,895	\$2,999	304.06	
2	ACADEMY LIFE INSURANCE CO*	0.0647	137	504	\$318,568	\$0	\$167,308	\$32,908	52.52	
3	AETNA LIFE INS AND ANNUITY CO*	1.4973	13	5,797	\$7,371,036	\$0	\$1,418,367	\$629,566	19.24	
4	AID ASSOCIATION FOR LUTHERANS	2.7984	5	36,238	\$13,775,909	\$0	\$6,253,808	\$2,165,256	45.4	
5	AIG LIFE INSURANCE COMPANY	0.012	192	444	\$58,888	\$0	\$17,722	\$12,005	30.09	
6	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.8982	23	1,017	\$4,421,755	\$0	\$19,547,042	\$164,465	442.07	
7	ALL AMERICAN LIFE INSURANCE COMPANY*	0.323	64	1,518	\$1,590,141	\$0	\$1,046,534	\$143,912	65.81	
8	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.484	42	4,969	\$2,382,767	\$0	\$1,748,804	\$361,540	73.39	
9	ALLIED LIFE INS CO	0.2137	83	1,577	\$1,051,900	\$0	\$552,893	\$171,505	52.56	
10	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.1704	93	1,304	\$838,667	\$0	\$844,303	\$158,574	100.67	
11	ALLSTATE LIFE INS CO OF NEW YORK	0.0016	248	18	\$8,015	\$0	\$739	\$1,434	9.22	
12	ALLSTATE LIFE INSURANCE COMPANY	0.9745	20	6,567	\$4,797,278	\$0	\$2,914,919	\$713,637	60.76	
13	AMERICAN AMICABLE LIFE INS CO TX	0.027	168	321	\$132,708	\$117	\$27,244	\$12,558	20.62	
14	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0899	122	699	\$442,326	\$0	\$82,443	\$44,300	18.64	
15	AMERICAN FAMILY LIFE INSURANCE CO	0.9995	19	8,281	\$4,920,518	\$0	\$2,216,294	\$727,733	45.04	
16	AMERICAN FIDELITY ASSURANCE COMPANY	0	294	252	\$0	\$0	\$43,322	\$13,500	0	
17	AMERICAN FOUNDATION LIFE INS CO	0	294	4	\$0	\$0	\$0	\$495	0	
18	AMERICAN FRANKLIN LIFE INS CO THE	0.0173	183	131	\$85,039	\$0	\$3,514	\$7,511	4.13	
19	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.8123	24	11,401	\$3,998,625	\$0	\$1,821,160	\$459,054	45.54	
20	AMERICAN GENERAL LIFE INS CO NY	0.0029	240	43	\$14,058	\$0	\$0	\$2,567	0	
21	AMERICAN GENERAL LIFE INSURANCE CO	0.6379	29	3,585	\$3,140,027	\$0	\$1,365,977	\$317,677	43.5	
22	AMERICAN GUARDIAN LIFE ASSURANCE CO	0.0007	265	5	\$3,500	\$0	\$0	\$328	0	
23	AMERICAN HERITAGE LIFE INSURANCE CO	0.0106	194	274	\$52,291	\$0	\$207,478	\$7,901	396.78	
24	AMERICAN INCOME LIFE INSURANCE CO	0.0032	239	67	\$15,689	\$0	\$0	\$2,992	0	
25	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0002	280	0	\$1,009	\$0	\$0	\$0	0	
26	AMERICAN LIFE AND CASUALTY INS CO*	0.0341	160	333	\$167,798	\$0	\$0	\$20,148	0	
27	AMERICAN MERCHANTS LIFE INS CO	0.001	257	13	\$5,122	\$0	\$0	\$272	0	
28	AMERICAN NATIONAL INSURANCE COMPANY*	0.3193	65	2,657	\$1,571,862	\$0	\$908,841	\$208,604	57.82	
29	AMERICAN NATIONAL LIFE INS OF TX	0.0463	147	255	\$227,718	\$0	\$0	\$41,398	0	
30	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.008	209	110	\$39,188	\$0	\$32,361	\$5,844	82.58	
31	AMERICAN REPUBLIC INSURANCE COMPANY	0.0211	178	2,567	\$103,877	\$0	\$399,679	\$80,685	384.76	
32	AMERICAN STATES LIFE INSURANCE CO	0.395	52	3,959	\$1,944,298	\$0	\$809,585	\$301,454	41.64	
33	AMERICAN UNITED LIFE INSURANCE CO	0.1973	87	3,480	\$971,405	\$268,344	\$1,951,934	\$105,603	228.56	
34	AMERITAS LIFE INSURANCE CORP	0.1241	108	758	\$610,721	\$0	\$217,431	\$65,833	35.6	
35	AMERUS LIFE INSURANCE COMPANY	0.3444	60	3,039	\$1,695,247	\$6,107	\$1,780,424	\$250,527	105.38	
36	AMEX LIFE ASSURANCE CO	0.0049	228	29	\$24,331	\$0	\$52,074	\$2,520	214.02	
37	AMICA LIFE INSURANCE COMPANY	0.0006	268	8	\$3,083	\$0	\$100,000	\$676	3243.59	
38	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.0892	124	244	\$438,935	\$0	\$247,407	\$67,045	56.37	
39	ASSURED LIFE ASSOCIATION	0.0048	229	5	\$23,684	\$0	\$0	\$997	0	
40	ATLAS LIFE INSURANCE CO	0.0044	233	48	\$21,821	\$0	\$0	\$2,605	0	
41	AUTO CLUB LIFE INS CO	0.0003	276	3	\$1,414	\$0	\$0	\$210	0	
42	AUTO OWNERS LIFE INSURANCE COMPANY	0.0235	173	329	\$115,621	\$0	\$6,951	\$19,647	6.01	
43	BALTIMORE LIFE INS CO THE	0.4649	43	121	\$2,288,755	\$0	\$41,749	\$5,215	1.82	
44	BANKERS LIFE AND CASUALTY COMPANY	0.3886	55	3,301	\$1,913,128	\$0	\$721,936	\$185,329	37.74	
45	BANKERS NATIONAL LIFE INS CO	0.0236	172	338	\$116,236	\$0	\$199,335	\$18,638	171.49	
46	BANKERS SECURITY LIFE INS SOCIETY	0.215	82	5,464	\$1,058,493	\$450	\$307,892	\$147,935	29.13	
47	BANKERS UNITED LIFE ASSURANCE CO	0.0146	188	100	\$71,628	\$0	\$47,927	\$8,694	66.91	
48	BANNER LIFE INS CO	0.0517	145	520	\$254,450	\$0	\$0	\$41,142	0	
49	BENEFICIAL LIFE INSURANCE COMPANY	0.0096	201	78	\$47,096	\$0	\$73,496	\$6,525	156.06	
50	BUSINESS MENS ASSURANCE CO OF AMERICA	0.5493	35	4,639	\$2,704,207	\$0	\$1,938,624	\$358,303	71.69	
51	C M LIFE INSURANCE COMPANY	0.4412	46	2,030	\$2,171,985	\$0	\$1,259,547	\$287,635	57.99	
52	CANADA LIFE ASSURANCE COMPANY	0.0168	185	89	\$82,566	\$0	\$0	\$8,213	0	
53	CAPITOL BANKERS LIFE INSURANCE COMPANY	0.0526	144	376	\$258,713	\$0	\$164,999	\$17,940	63.78	
54	CATHOLIC FAMILY LIFE INSURANCE	0.001	259	28	\$4,703	\$0	\$0	\$970	0	
55	CENTRAL SECURITY LIFE INSURANCE CO	0.0918	120	10,305	\$451,927	\$0	\$2,453,808	\$18,151	542.97	
56	CENTRAL STATES HEALTH & LIFE CO	0.0635	138	988	\$312,730	\$0	\$125,420	\$14,217	40.1	
57	CENTRAL UNITED LIFE INSURANCE CO*	0.0182	182	192	\$89,749	\$0	\$76,000	\$14,357	84.68	
58	CENTURY LIFE OF AMERICA	0.1042	118	1,138	\$512,804	\$0	\$360,873	\$52,654	70.37	
59	CERTIFIED LIFE INS CO	0.0001	285	1	\$600	\$0	\$0	\$131	0	
60	CHUBB LIFE INS CO OF AM	0.9186	22	1,093	\$4,522,245	\$0	\$947,624	\$183,720	20.95	
61	CHUBB SOVEREIGN LIFE INS CO	0.0226	176	87	\$111,393	\$0	\$111,246	\$19,046	99.87	
62	CINCINNATI LIFE INSURANCE COMPANY THE	0.0459	149	2,064	\$225,710	\$0	\$64,435	\$78,468	37.41	
63	CITIZENS SECURITY LIFE INS CO	0.0001	284	5	\$605	\$0	\$0	\$300	0	
64	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0234	174	87	\$115,326	\$0	\$211,355	\$6,140	183.27	
65	COLONIAL LIFE & ACCIDENT INS CO	0.1504	97	3,069	\$740,479	\$0	\$108,794	\$92,422	14.69	
66	COLONIAL PENN LIFE INSURANCE CO	0.0193	181	12	\$95,021	\$0	\$54,270	\$1,517	57.11	
67	COLUMBIA UNIVERSAL LIFE INS CO	0.0047	231	67	\$22,994	\$0	\$4,652	\$3,147	20.23	
68	COLUMBIAN LIFE INSURANCE COMPANY	0.0002	278	2	\$1,088	\$0	\$0	\$195	0	
69	COLUMBUS LIFE INSURANCE CO	0.0756	131	347	\$372,290	\$0	\$75,057	\$32,981	20.16	
70	COMBINED INSURANCE CO OF AMERICA	0.0214	177	72	\$105,196	\$0	\$110,185	\$2,675,250	\$327,278	20.07
71	COMMERCIAL LIFE INSURANCE COMPANY*	0.0048	230	106	\$23,484	\$0	\$3,638	\$3,031	15.49	
72	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.1467	100	817	\$722,110	\$0	\$599,047	\$89,426	82.96	
73	COMMONWEALTH LIFE INSURANCE COMPANY	0.2986	69	4,573	\$1,469,886	\$0	\$96,506	\$149,293	6.57	
74	COMMUNITY NATIONAL INSURANCE COMPANY	0.0084	207	31	\$41,569	\$0	\$663	\$2,464	1.59	
75	CONNECTICUT GENERAL LIFE INS CO	2.7931	6	1,548	\$13,749,882	\$84,931	\$2,675,250	\$327,278	20.07	
76	CONNECTICUT MUTUAL LIFE INS CO	0.0068	215	50	\$33,368	\$15,346	\$29,235	\$26,700	133.6	

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLAMERICA FINANCIAL LIFE INS & ANNUITY	2.6779	9	1,741	\$4,696,829	\$0	\$372,476	\$356,393	7.93
2	AMERICAN FRANKLIN LIFE INS CO THE	2.2759	10	1,575	\$3,991,791	\$0	\$156,998	\$380,483	3.93
3	AMERITAS VARIABLE LIFE INS CO	0.6267	20	855	\$1,099,157	\$0	\$89,223	\$96,352	8.12
4	BANKERS SECURITY LIFE INS SOCIETY	0.0034	41	30	\$5,892	\$0	\$0	\$0	0.00
5	BANNER LIFE INS CO	0.0139	37	13	\$24,400	\$0	\$0	\$0	0.00
6	CENTURY LIFE OF AMERICA	0.6497	18	654	\$1,139,504	\$0	\$163,903	\$69,547	14.38
7	CHARTER NATIONAL LIFE INSURANCE CO*	0.0029	42	22	\$5,000	\$0	\$8,750	\$2,321	175.00
8	CHUBB LIFE INS CO OF AM	2.8385	8	994	\$4,978,546	\$0	\$431,192	\$248,642	8.66
9	CONNECTICUT MUTUAL LIFE INS CO	0.0072	39	21	\$12,555	\$6,447	\$12,222	\$11,572	148.70
10	EQUITABLE VARIABLE LIFE INS CO	14.5030	2	18,997	\$25,436,847	\$0	\$28,543,212	\$2,953,713	112.21
11	FIDELITY INVESTMENTS LIFE INS CO	0.0000	46	1	\$0	\$0	\$0	\$33	0.00
12	FIRST INVESTORS LIFE INSURANCE COMPANY	0.1843	30	341	\$323,327	\$0	\$72,290	\$14,392	22.36
13	FORTIS BENEFITS INSURANCE COMPANY	0.9763	13	772	\$1,712,418	\$0	\$60,355	\$125,319	3.52
14	GENERAL AMERICAN LIFE INSURANCE CO	36.8748	1	28,738	\$64,675,074	\$306,821	\$827,088	\$1,929,393	1.75
15	GUARDIAN INSURANCE & ANNUITY CO INC	0.0017	43	80	\$2,900	\$0	\$115,513	\$9,706	3983.21
16	HARTFORD LIFE INSURANCE CO	0.4371	25	63	\$766,570	\$0	\$0	\$26,887	0.00
17	IDS LIFE INSURANCE COMPANY	1.5843	12	1,563	\$2,778,703	\$0	\$150,964	\$276,295	5.43
18	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.0000	46	10	\$0	\$0	\$0	\$693	0.00
19	INTEGRITY LIFE INS CO	0.0388	33	122	\$68,041	\$0	\$1,434,154	\$16,215	2107.78
20	JOHN HANCOCK MUTUAL LIFE INS CO	0.0000	46	8	\$0	\$0	\$0	\$408	0.00
21	JOHN HANCOCK VARIABLE LIFE INS CO	4.0958	5	6,157	\$7,183,723	\$145,084	\$2,639,743	\$651,227	38.77
22	KEMPER INVESTORS LIFE INS CO	0.0000	46	29	\$0	\$0	\$0	\$4,296	0.00
23	KEYPORT LIFE INSURANCE COMPANY	0.0000	46	7	\$0	\$0	\$0	\$499	0.00
24	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.3284	26	75	\$575,940	\$0	\$2,036	\$13,202	0.35
25	LINCOLN BENEFIT LIFE COMPANY	0.3275	27	80	\$574,474	\$0	\$0	\$17,144	0.00
26	LUTHERAN BROTHERHOOD	0.0889	31	114	\$156,006	\$0	\$5,071	\$11,175	3.25
27	LUTHERAN BROTHERHOOD VRBL INS PROTS CO	0.2827	28	259	\$495,747	\$0	\$67,646	\$3,526	13.65
28	MANUFACTURERS LIFE INS CO OF AMERICA, TH	0.7474	16	119	\$1,310,818	\$0	\$16,413	\$47,696	1.25
29	MERRILL LYNCH LIFE INS CO	0.6581	17	651	\$1,154,288	\$0	\$2,102,808	\$128,186	182.17
30	METROPOLITAN TOWER LIFE INSURANCE CO	0.0008	44	8	\$1,422	\$0	\$824	\$229	57.95
31	MINNESOTA MUTUAL LIFE INSURANCE CO	0.4769	24	547	\$836,440	\$270,054	\$410,864	\$109,288	81.41
32	MONY LIFE INS CO OF AMERICA	0.2272	29	0	\$398,509	\$0	\$0	\$0	0.00
33	NATIONWIDE LIFE INSURANCE COMPANY	0.8767	15	137	\$1,537,572	\$0	\$150,107	\$42,215	9.76
34	NEW ENGLAND VARIABLE LIFE INSURANCE CO	3.0822	6	1,925	\$5,405,831	\$0	\$474,980	\$340,442	8.79
35	NEW YORK LIFE INS & ANNUITY CORPORATION	0.0387	34	195	\$67,885	\$0	\$64,977	\$6,635	95.72
36	NORTHWESTERN MUTUAL LIFE INS CO	0.5883	22	1,068	\$1,031,830	\$131,533	\$144,177	\$124,022	26.72
37	NORTHWESTERN NATIONAL LIFE INS CO	0.6373	19	579	\$1,117,743	\$0	\$90,680	\$90,611	8.11
38	PACIFIC MUTUAL LIFE INSURANCE CO	2.9596	7	622	\$5,190,885	\$0	\$131,504	\$317,647	2.53
39	PHOENIX HOME LIFE MUTUAL INS CO	2.2589	11	1,278	\$3,961,985	\$0	\$2,571,067	\$313,050	64.89
40	PRINCIPAL MUTUAL LIFE INS CO	0.0356	35	65	\$62,402	\$0	\$45,584	\$6,163	73.05
41	PROVIDENT MUTUAL LIFE INS CO OF PHIL*	0.6138	21	437	\$1,076,573	\$0	\$126,553	\$28,586	11.76
42	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0000	46	22	\$0	\$0	\$0	\$1,717	0.00
43	PRUCO LIFE INSURANCE COMPANY	5.5301	4	13,385	\$9,699,359	\$0	\$11,634,432	\$805,834	119.95
44	PRUDENTIAL INSURANCE CO OF AMERICA THE	10.8149	3	26,375	\$18,968,393	\$0	\$15,311,830	\$2,014,708	80.72
45	RGA REINSURANCE COMPANY	0.0000	46	186	\$0	\$0	\$0	\$38,842	0.00
46	SECURITY EQUITY LIFE INSURANCE COMPANY	0.5702	23	1	\$1,000,000	\$0	\$0	\$2,820	0.00
47	SECURITY LIFE OF DENVER	0.0005	45	8	\$921	\$0	\$0	\$8,209	0.00
48	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0085	38	20	\$14,871	\$0	\$79	\$2,081	0.53
49	SUN LIFE ASSUR CO OF CANADA (US)	0.0000	46	39	\$0	\$0	\$17	\$6,290	0.00
50	TRAVELERS INSURANCE COMPANY THE	0.0765	32	43	\$134,222	\$0	\$0	\$10,812	0.00
51	UNITED INVESTORS LIFE INS CO	0.0035	40	36	\$6,079	\$0	\$0	\$2,651	0.00
52	UNITED SERVICES LIFE INSURANCE CO	0.0174	36	66	\$30,524	\$0	\$521	\$2,902	1.71
53	WESTERN RESERVE LIFE ASSUR CO OH	0.9572	14	791	\$1,678,818	\$0	\$189,402	\$122,637	11.28
TOTAL		100.000		111,924	\$175,390,814	\$859,939	\$68,619,655	\$11,793,706	39.61



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ALLOCATED ANNUITIES

OBS	COMPANY NAME	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO	
1	ABRAHAM LINCOLN INSURANCE COMPANY	0.0005	258	\$3,040	\$0	\$23,822	\$0	783.62	
2	AETNA LIFE INS AND ANNUITY CO*	0.5192	40	\$3,147,956	\$516	\$6,402,955	\$0	203.42	
3	AID ASSOCIATION FOR LUTHERANS	4.0605	6	\$24,617,563	\$266,383	\$24,112,235	\$0	99.03	
4	AIG LIFE INSURANCE COMPANY	0.5631	39	\$3,414,148	\$0	\$823,029	\$0	.24.11	
5	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.1426	80	\$864,791	\$0	\$4,648,802	\$0	537.56	
6	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0361	127	\$219,065	\$0	\$1,045,956	\$0	477.46	
7	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.2349	58	\$1,423,814	\$0	\$1,684,252	\$0	118.29	
8	ALLMERICANA FINANCIAL LIFE INS & ANNUITY	0.0365	126	\$221,211	\$0	\$454,705	\$0	205.55	
9	ALLSTATE LIFE INS CO OF NEW YORK	0.0000	310	2	\$0	\$109,561	\$0	0.00	
10	ALLSTATE LIFE INSURANCE COMPANY	0.0952	94	\$577,066	\$0	\$1,587,077	\$0	275.03	
11	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0296	135	\$179,521	\$0	\$45,107	\$0	25.13	
12	AMERICAN CAPITOL INSURANCE COMPANY	0.0001	289	\$363	\$0	\$0	\$0	0.00	
13	AMERICAN ENTERPRISE LIFE INS CO	0.0355	130	\$214,953	\$0	\$199,118	\$0	92.63	
14	AMERICAN FAMILY LIFE INSURANCE CO	0.2593	56	\$1,572,300	\$0	\$3,398,317	\$0	216.14	
15	AMERICAN FIDELITY ASSURANCE COMPANY	0.0000	310	2	\$0	\$1,618	\$0	0.00	
16	AMERICAN FIDELITY LIFE INSURANCE CO	0.0009	246	\$5,566	\$0	\$35,197	\$0	632.36	
17	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0991	91	\$600,521	\$1,151	\$1,838,631	\$0	306.36	
18	AMERICAN GENERAL LIFE INS CO NY	0.0000	310	0	\$0	\$10	\$0	0.00	
19	AMERICAN GENERAL LIFE INSURANCE CO	0.0258	143	\$156,658	\$369	\$1,033,547	\$0	659.98	
20	AMERICAN HEALTH & LIFE INSURANCE CO	0.0000	310	2	\$0	\$13,048	\$0	0.00	
21	AMERICAN HERITAGE LIFE INSURANCE CO	0.0055	200	\$33,125	\$0	\$17,266	\$0	52.12	
22	AMERICAN HOME LIFE INSURANCE CO	0.0012	239	\$7,532	\$0	\$41,151	\$0	546.35	
23	AMERICAN INCOME LIFE INSURANCE CO	0.0005	259	\$2,919	\$0	\$0	\$0	0.00	
24	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0289	138	\$175,250	\$0	\$865,262	\$0	493.73	
25	AMERICAN LIFE AND CASUALTY INS CO*	2.5039	12	\$15,180,281	\$0	\$4,005,975	\$0	26.39	
26	AMERICAN MEMORIAL LIFE INSURANCE CO	0.1211	84	\$734,364	\$0	\$162,963	\$0	22.19	
27	AMERICAN NATIONAL INSURANCE COMPANY*	0.0132	171	\$79,769	\$0	\$193,295	\$0	242.32	
28	AMERICAN REPUBLIC INSURANCE COMPANY	0.0000	310	1	\$0	\$40,489	\$0	0.00	
29	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.0256	144	\$155,274	\$0	\$306,050	\$0	197.10	
30	AMERICAN STATES LIFE INSURANCE CO	0.1058	89	\$641,268	\$0	\$258,048	\$0	40.24	
31	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0003	277	\$1,672	\$0	\$0	\$0	0.00	
32	AMERICAN UNITED LIFE INSURANCE CO	0.0358	129	\$216,901	\$2	\$234,577	\$0	108.15	
33	AMERITAS LIFE INSURANCE CORP	0.0619	103	\$375,079	\$13,022	\$198,652	\$0	56.43	
34	AMERUS LIFE INSURANCE COMPANY	0.2315	60	\$1,403,393	\$0	\$2,098,668	\$0	149.54	
35	AMICA LIFE INSURANCE COMPANY	0.0147	165	\$89,057	\$0	\$397,896	\$0	446.79	
36	ANCHOR NATIONAL LIFE INS CO*	0.0133	169	1,007	\$80,470	\$0	\$10,922,673	\$0	13573.60
37	ANTHEM LIFE INS CO OF INDIANA	0.0181	155	4	\$110,026	\$0	\$0	\$0	0.00
38	ASSURED LIFE ASSOCIATION	0.0014	238	\$8,268	\$0	\$5,670	\$0	68.58	
39	ASSURED SECURITY LIFE INS CO	0.0320	133	\$193,932	\$0	\$443,456	\$0	228.67	
40	ATLAS LIFE INSURANCE CO	0.0032	213	\$19,273	\$0	\$29,163	\$0	151.32	
41	AURORA NATIONAL LIFE ASSURANCE CO	0.0214	150	1,121	\$129,949	\$0	\$1,887,824	\$0	1452.74
42	AUTO OWNERS LIFE INSURANCE COMPANY	0.0368	125	119	\$223,105	\$0	\$50,888	\$0	22.81
43	BANKERS LIFE AND CASUALTY COMPANY	1.9704	17	3,334	\$11,946,049	\$194	\$7,457,321	\$0	62.43
44	BANKERS NATIONAL LIFE INS CO	0.0011	242	104	\$6,902	\$0	\$30,997	\$0	449.10
45	BANKERS SECURITY LIFE INS SOCIETY	0.0022	223	67	\$13,036	\$0	\$0	\$0	0.00
46	BANNER LIFE INS CO	0.0853	96	161	\$517,384	\$576	\$15,663	\$0	3.14
47	BENEFICIAL LIFE INSURANCE COMPANY	0.0039	208	4	\$23,931	\$0	\$145,987	\$0	610.03
48	BENEFICIAL STANDARD LIFE INS CO*	1.0927	27	864	\$6,624,538	\$0	\$2,493,837	\$0	37.65
49	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.0405	119	1	\$245,700	\$0	\$0	\$0	0.00
50	BERKSHIRE LIFE INSURANCE COMPANY	0.0003	269	0	\$2,000	\$0	\$46,649	\$0	2332.45
51	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0026	218	10	\$15,550	\$0	\$14,966	\$0	96.24
52	BUSINESS MENS ASSURANCE CO OF AMERICA	1.3300	21	1,007	\$8,063,567	\$0	\$1,596,875	\$0	19.80
53	C M LIFE INSURANCE COMPANY	0.0151	162	27	\$91,388	\$0	\$18,991	\$0	20.78
54	CAMERON LIFE INSURANCE COMPANY	0.0295	136	112	\$179,061	\$0	\$13,475	\$0	7.53
55	CANADA LIFE ASSURANCE COMPANY	0.3508	48	0	\$2,127,038	\$205	\$1,025,106	\$0	48.20
56	CAPITAL BANKERS LIFE INSURANCE COMPANY	0.0000	292	7	\$300	\$0	\$0	\$0	0.00
57	CAPITAL LIFE INSURANCE COMPANY	0.0000	310	0	\$0	\$0	\$75,927	\$0	0.00
58	CATHOLIC FAMILY LIFE INSURANCE	0.0005	256	9	\$3,310	\$0	\$81,786	\$0	2470.88
59	CATHOLIC KNIGHTS OF AMERICA THE	0.9992	30	1,432	\$6,057,675	\$0	\$7,612,042	\$0	125.66
60	CATHOLIC ORDER OF FORESTERS	0.0017	231	14	\$10,431	\$5,331	\$3,085	\$0	80.68
61	CENTRAL NATIONAL LIFE INS OF OMAHA	0.1256	82	212	\$761,582	\$0	\$708,059	\$0	92.97
62	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0174	156	82	\$105,506	\$0	\$7,852	\$0	7.44
63	CENTRAL SECURITY LIFE INSURANCE CO	0.0117	172	47	\$71,082	\$0	\$523	\$0	0.74
64	CENTRAL STATES HEALTH & LIFE CO	0.0001	284	2	\$670	\$0	\$9,334	\$0	1393.13
65	CENTURY LIFE OF AMERICA	0.2901	54	1,184	\$1,758,796	\$26	\$1,351,226	\$0	76.83
66	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0000	301	1	\$176	\$0	\$0	\$0	0.00
67	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0004	265	34	\$2,311	\$0	\$4,308	\$0	186.41
68	CHRISTIAN MUTUAL LIFE INS CO	0.0003	275	4	\$1,874	\$0	\$0	\$0	0.00
69	CHUBB LIFE INS CO OF AM	0.0010	243	20	\$6,360	\$0	\$19,802	\$0	311.35
70	CINCINNATI LIFE INSURANCE COMPANY THE	0.0024	220	10	\$14,592	\$0	\$22,076	\$0	151.29
71	CITIZENS SECURITY LIFE INS CO	0.0000	296	2	\$261	\$0	\$0	\$0	0.00
72	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0007	249	101	\$4,537	\$0	\$39,807	\$0	877.39
73	COLONIAL LIFE & ACCIDENT INS CO	0.0050	202	1	\$30,013	\$0	\$0	\$0	0.00
74	COLONIAL PENN LIFE INSURANCE CO	0.0000	310	49	\$0	\$0	\$437,433	\$0	0.00
75	COLUMBIA UNIVERSAL LIFE INS CO	0.0016	233	108	\$9,659	\$0	\$106,446	\$0	1102.04
76	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0313	134	8	\$189,504	\$0	\$0	\$0	0.00
77	COLUMBUS LIFE INSURANCE CO	0.0139	167	38	\$84,137	\$60	\$13,499	\$0	16.12

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ALLOCATED ANNUITIES

OBS	COMPANY NAME	RANK BY MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
78	COMBINED INSURANCE CO OF AMERICA	0.0000	310	12	\$0	\$0	\$220,041	\$0	0.00
79	COMMERCIAL LIFE INSURANCE COMPANY*	0.0000	299	8	\$230	\$0	\$0	\$0	0.00
80	COMMERCIAL UNION LIFE INS CO OF AMERICA	1.2989	22	391	\$7,874,571	\$0	\$1,159,390	\$0	14.72
81	COMMUNITY NATIONAL ASSURANCE COMPANY	0.1675	67	61	\$1,015,593	\$0	\$37,700	\$0	3.71
82	CONESTOGA LIFE ASSURANCE CO	0.0000	310	27	\$0	\$0	\$102,483	\$0	0.00
83	CONNECTICUT MUTUAL LIFE INS CO	0.0164	159	130	\$99,159	\$40,043	\$76,031	\$0	117.06
84	CONNECTICUT NATIONAL LIFE INS CO*	0.0007	250	52	\$3,970	\$0	\$0	\$0	0.00
85	CONSTITUTION LIFE INSURANCE COMPANY	0.0000	298	62	\$231	\$0	\$7,756	\$0	3357.58
86	CONTINENTAL ASSURANCE COMPANY	0.0618	104	262	\$374,630	\$35	\$1,063,313	\$0	283.84
87	CONTINENTAL LIFE AND ACCIDENT CO*	0.0000	310	14	\$0	\$0	\$14,462	\$0	0.00
88	COUNTRY INVESTORS LIFE ASSUR CO	0.0342	132	165	\$207,514	\$0	\$173,138	\$0	83.43
89	COUNTRY LIFE INSURANCE COMPANY	0.0000	310	4	\$0	\$501	\$0	\$0	0.00
90	COVA FINANCIAL SERVICES LIFE INS CO	2.0112	15	4,819	\$12,193,118	\$0	\$25,521,873	\$0	209.31
91	CROATIAN FRATERNAL UNION OF AMERICA	0.0112	176	14	\$68,015	\$9,853	\$68,014	\$0	114.49
92	CROWN LIFE INSURANCE COMPANY*	0.0003	269	6	\$2,000	\$0	\$277,484	\$0	13874.20
93	CSA FRATERNAL LIFE	0.0040	206	67	\$24,345	\$0	\$0	\$0	0.00
94	CUNA MUTUAL INSURANCE SOCIETY	0.0644	101	0	\$390,222	\$271	\$241,989	\$0	62.08
95	DEGREEE OF HONOR PROTECTIVE ASSOC	0.0402	120	142	\$243,794	\$0	\$272,915	\$0	111.94
96	DELTA LIFE AND ANNUITY COMPANY*	1.4665	19	113	\$8,890,686	\$0	\$3,892,457	\$0	43.78
97	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.0000	306	1	\$78	\$0	\$0	\$0	0.00
98	EMPIRE LIFE INSURANCE CO	0.0000	310	0	\$0	\$0	\$16,254	\$0	0.00
99	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0018	227	31	\$11,200	\$0	\$793	\$0	7.08
100	EMPLOYERS LIFE INS CO OF WAUSAU	0.0111	177	144	\$67,551	\$0	\$204,073	\$0	302.10
101	EMPLOYERS MODERN LIFE COMPANY	0.0229	148	165	\$139,102	\$0	\$22,961	\$0	16.51
102	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.0289	139	81	\$175,242	\$0	\$26,808,518	\$0	15298.00
103	EQUITABLE LIFE INSURANCE CO OF IOWA	0.3743	47	379	\$2,268,963	\$0	\$936,831	\$0	41.29
104	FAMILY BENEFIT LIFE INSURANCE CO	0.3073	52	0	\$1,863,207	\$0	\$1,370,037	\$0	73.53
105	FAMILY LIFE INSURANCE COMPANY*	0.0002	281	1	\$1,408	\$0	\$666	\$0	47.30
106	FAMILY SERVICE LIFE INS CO	0.1485	76	2,162	\$900,156	\$0	\$551,116	\$0	61.22
107	FARMERS AND TRADERS LIFE INS CO	0.0143	166	10	\$86,639	\$0	\$1,507	\$0	1.74
108	FARMERS NEW WORLD LIFE INSURANCE CO	0.0500	110	78	\$303,313	\$0	\$227,270	\$0	74.93
109	FEDERAL HOME LIFE INSURANCE COMPANY*	0.1541	74	670	\$934,449	\$0	\$946,352	\$0	101.27
110	FEDERAL KEMPER LIFE ASSURANCE CO	0.0612	105	1,148	\$371,276	\$0	\$2,756,825	\$0	742.53
111	FEDERATED LIFE INSURANCE COMPANY	0.1143	85	0	\$693,106	\$0	\$521,117	\$0	75.19
112	FIDELITY AND GUARANTY LIFE INS CO*	0.4079	45	2,169	\$2,472,652	\$0	\$16,775,738	\$0	678.45
113	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.0000	297	7	\$243	\$0	\$48,009	\$0	19756.79
114	FINANCIAL BENEFIT LIFE INSURANCE CO	0.3294	49	169	\$1,996,956	\$0	\$2,390,211	\$0	119.69
115	FIRST COLONY LIFE INSURANCE COMPANY	1.1742	26	786	\$7,119,012	\$0	\$6,257,459	\$0	87.90
116	FIRST DELAWARE LIFE INS CO	0.0000	310	9	\$0	\$0	\$0	\$0	0.00
117	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0000	310	2	\$0	\$0	\$3,974	\$0	0.00
118	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.1680	66	0	\$1,018,301	\$0	\$616,395	\$0	60.53
119	FIRST VARIABLE LIFE INSURANCE CO	0.0022	222	398	\$13,393	\$0	\$540,896	\$0	4038.65
120	FORTIS BENEFITS INSURANCE COMPANY	0.0269	140	23	\$163,120	\$0	\$63,558	\$0	38.96
121	FRANKLIN LIFE INS CO	1.0893	28	6,797	\$6,604,101	\$98,437	\$6,723,824	\$0	103.30
122	GENERAL AMERICAN LIFE INSURANCE CO	0.0092	184	1,123	\$55,942	\$2,488	\$302,025	\$0	544.34
123	GENERAL ELECTRIC CAPITAL ASSUR CO	0.6891	35	811	\$4,177,753	\$0	\$5,565,853	\$0	133.23
124	GEORGIA INTERNATIONAL LIFE INS CO	0.0000	310	0	\$0	\$0	\$61,107	\$0	0.00
125	GLENBROOK LIFE AND ANNUITY COMPANY	3.0469	11	967	\$18,472,431	\$0	\$393,283	\$0	2.13
126	GOLDEN RULE INSURANCE COMPANY	0.4110	44	1,194	\$2,491,532	\$0	\$15,990	\$0	0.64
127	GOLDEN STATE MUTUAL LIFE INS CO	0.0000	307	0	\$62	\$0	\$0	\$0	0.00
128	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.0010	244	46	\$6,179	\$0	\$21,607	\$0	349.68
129	GREAT AMERICAN LIFE INSURANCE CO	0.6674	36	1,763	\$4,046,488	\$0	\$2,685,632	\$0	66.37
130	GREAT AMERICAN RESERVE INS CO	0.0096	181	236	\$58,125	\$0	\$1,143,215	\$0	1966.82
131	GREAT NORTHERN INSURED ANNUITY CORP	0.2305	61	100	\$1,397,231	\$0	\$225,395	\$0	16.13
132	GREAT SOUTHERN LIFE INSURANCE CO	0.0008	248	48	\$4,913	\$0	\$30,363	\$0	618.01
133	GREAT WEST LIFE & ANNUITY INS CO*	0.0042	205	188	\$25,181	\$2,865	\$448,892	\$0	1794.04
134	GREATER BENEFICIAL UNION OF PITTSBURGH	0.1105	87	53	\$669,754	\$0	\$670,393	\$0	100.10
135	GRINNELL LIFE INSURANCE COMPANY	0.0165	158	0	\$100,069	\$0	\$0	\$0	0.00
136	GUARANTEE LIFE INSURANCE COMPANY	0.0093	182	53	\$56,300	\$897	\$232,917	\$0	415.30
137	GUARANTEE PROTECTIVE LIFE COMPANY	0.0006	251	70	\$3,803	\$0	\$10,232	\$0	269.05
138	GUARANTY INCOME LIFE INSURANCE CO	0.0015	236	283	\$9,232	\$0	\$621,342	\$0	6730.31
139	GUARDIAN INSURANCE & ANNUITY CO INC	0.0185	154	1,359	\$112,209	\$0	\$174,423	\$0	155.44
140	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.0083	187	2	\$50,089	\$5,137	\$0	\$0	10.26
141	HARTFORD LIFE AND ACCIDENT INS CO*	0.0003	269	28	\$2,000	\$0	\$2,836	\$0	141.80
142	HARTFORD LIFE INSURANCE CO	0.0018	228	42	\$10,793	\$0	\$125,966	\$0	1167.11
143	HARVEST LIFE INSURANCE COMPANY THE	0.2339	59	639	\$1,417,816	\$0	\$360,234	\$0	25.41
144	HAWKEYE NATIONAL LIFE INS CO	0.0067	192	37	\$40,556	\$0	\$176,663	\$0	435.60
145	HORACE MANN LIFE INSURANCE COMPANY	0.1545	73	948	\$936,592	\$1,658	\$594,145	\$0	63.61
146	IDEALIFE INSURANCE COMPANY	0.0006	253	15	\$3,676	\$0	\$0	\$0	0.00
147	IDS LIFE INSURANCE COMPANY	4.1654	5	10,078	\$25,253,431	\$0	\$13,098,273	\$0	51.87
148	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0150	163	8	\$91,074	\$0	\$12,377	\$0	13.59
149	INDEPENDENT ORDER OF FORESTERS THE	0.1475	77	421	\$894,139	\$0	\$1,060,061	\$0	118.56
150	INTEGON LIFE INS CORP	0.0000	308	134	\$40	\$0	\$428,623	\$0	1071557.50
151	INTER STATE ASSURANCE COMPANY	0.2062	62	217	\$1,249,963	\$0	\$542,190	\$0	43.38
152	INVESTORS HERITAGE LIFE INSURANCE CO	0.0000	310	2	\$0	\$0	\$0	\$0	0.00
153	INVESTORS INSURANCE CORPORATION	0.4225	42	629	\$2,561,390	\$0	\$1,151,137	\$0	44.94
154	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0032	212	52	\$19,680	\$43	\$31,410	\$0	159.82

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ALLOCATED ANNUITIES

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
155	INVESTORS LIFE INSURANCE CO OF NEBRASKA*	0.0018	226	53	\$11,214	\$0	\$47,217	\$0	421.05
156	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0103	179	92	\$62,627	\$873	\$315,270	\$0	504.80
157	JACKSON NATIONAL LIFE INS CO	8.7044	1	27,923	\$52,771,698	\$0	\$52,003,526	\$0	98.54
158	JEFFERSON PILOT LIFE INS CO	0.2934	53	135	\$1,778,826	\$4,891	\$185,635	\$0	10.71
159	JOHN ALDEN LIFE INSURANCE CO	0.1590	69	405	\$963,896	\$0	\$2,742,217	\$0	284.49
160	JOHN HANCOCK MUTUAL LIFE INS CO	0.0479	113	3,552	\$290,634	\$337	\$3,000,409	\$0	1032.48
161	JOHN HANCOCK VARIABLE LIFE INS CO	0.7858	34	173	\$4,763,904	\$0	\$8,555	\$0	0.18
162	KANSAS CITY LIFE INSURANCE CO	0.3224	50	349	\$1,954,833	\$9,177	\$1,644,137	\$0	84.58
163	KEMPER INVESTORS LIFE INS CO	0.0244	147	2,006	\$147,784	\$0	\$22,527,984	\$0	15243.86
164	KEYPORT LIFE INSURANCE COMPANY	1.8728	18	2,255	\$11,353,848	\$0	\$8,503,139	\$0	74.89
165	KNIGHTS OF COLUMBUS	0.8221	33	105	\$4,984,279	\$930,232	\$3,218,189	\$0	83.23
166	LAFAYETTE LIFE INSURANCE CO THE	0.0055	199	9	\$33,495	\$1,803	\$140,588	\$0	425.11
167	LEWER LIFE INSURANCE COMPANY	0.0016	235	19	\$9,539	\$0	\$42,003	\$0	440.33
168	LIBERTY LIFE ASSUR CO OF BOSTON	0.0000	295	1	\$263	\$0	\$0	\$0	0.00
169	LIBERTY NATIONAL LIFE INSURANCE CO	0.0000	310	3	\$0	\$0	\$2,888	\$0	0.00
170	LIFE INSURANCE CO OF NORTH AMERICA	0.0000	310	16	\$0	\$0	\$2,438,215	\$0	0.00
171	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0551	108	617	\$334,202	\$0	\$6,006,088	\$0	1797.14
172	LIFEUSA INSURANCE COMPANY	3.1012	10	4,444	\$18,801,501	\$0	\$4,680,812	\$0	24.90
173	LINCOLN AMERICAN LIFE INSURANCE CO	0.0001	290	3	\$360	\$0	\$0	\$0	0.00
174	LINCOLN BENEFIT LIFE COMPANY	3.1762	9	3,450	\$19,256,060	\$0	\$17,393,256	\$0	90.33
175	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0149	164	83	\$90,146	\$0	\$93,269	\$0	103.46
176	LINCOLN MEMORIAL LIFE INSURANCE CO	0.0000	310	163	\$0	\$0	\$76,616	\$0	0.00
177	LINCOLN NATIONAL LIFE INSURANCE CO*	0.1584	71	317	\$960,235	\$0	\$1,148,851	\$0	119.64
178	LONDON PACIFIC LIFE & ANNUITY COMPANY	0.0873	95	204	\$529,058	\$4,572	\$508,607	\$0	97.00
179	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0000	310	9	\$0	\$0	\$23,570	\$0	0.00
180	LOYALTY LIFE INSURANCE COMPANY	0.0003	273	11	\$1,931	\$0	\$60,228	\$0	3119.01
181	LUTHERAN BROTHERHOOD	1.3803	20	2,108	\$8,367,980	\$40,673	\$9,267,582	\$0	111.24
182	MADISON NATIONAL LIFE INSURANCE CO INC	0.0019	225	85	\$11,479	\$0	\$27,047	\$0	235.62
183	MANHATTAN NATIONAL LIFE INS CO	0.0004	266	17	\$2,249	\$0	\$156,582	\$0	6962.29
184	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.0253	145	526	\$153,291	\$0	\$2,847,734	\$0	1857.73
185	MANUFACTURERS LIFE INSURANCE CO	0.0000	310	8	\$0	\$657	\$9,950	\$0	0.00
186	MASSACHUSETTS GENERAL LIFE INS CO	0.1515	75	750	\$918,265	\$0	\$0	\$0	0.00
187	MASSACHUSETTS MUTUAL LIFE INS CO	2.1235	14	4,337	\$12,874,192	\$365,338	\$724,634	\$0	8.47
188	MBL LIFE ASSURANCE CORPORATION	0.0004	262	76	\$2,509	\$0	\$16,686	\$0	665.05
189	MEGA LIFE AND HEALTH INS CO THE	0.0000	310	23	\$0	\$0	\$12,653	\$0	0.00
190	MERRILL LYNCH LIFE INS CO	0.0006	252	287	\$3,773	\$0	\$106,803	\$0	2830.72
191	METROPOLITAN INS AND ANNUITY CO	0.0093	183	40	\$56,203	\$0	\$1,169,906	\$0	2081.57
192	METROPOLITAN LIFE INSURANCE COMPANY	0.3767	46	1,080	\$2,283,798	\$216,515	\$34,228,807	\$0	1508.25
193	MID AMERICAN CENTURY LIFE INSURANCE CO	0.0027	215	0	\$16,282	\$0	\$48,588	\$0	298.42
194	MID CONTINENT LIFE INSURANCE CO	0.0001	285	0	\$635	\$0	\$0	\$0	0.00
195	MID SOUTH INSURANCE COMPANY	0.0004	267	4	\$2,234	\$0	\$0	\$0	0.00
196	MIDLAND LIFE INSURANCE COMPAN, THE*	0.0027	216	0	\$16,220	\$0	\$462,461	\$0	2851.18
197	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0623	102	469	\$377,792	\$172	\$661,631	\$0	175.18
198	MIDWEST NATIONAL LIFE INS CO OF TN	0.0017	230	101	\$10,451	\$0	\$36,980	\$0	353.84
199	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0005	257	57	\$3,308	\$0	\$196	\$0	5.93
200	MINNESOTA MUTUAL LIFE INSURANCE CO	1.2302	23	0	\$7,458,460	\$0	\$3,036,571	\$0	40.71
201	MISSION LIFE INSURANCE COMPANY	0.0267	141	0	\$161,683	\$0	\$42,396	\$0	26.22
202	MODERN AMERICAN LIFE INSURANCE COMPANY	0.0199	152	899	\$120,393	\$181	\$1,669,606	\$0	1366.95
203	MONTGOMERY WARD LIFE INSURANCE CO	0.0002	283	11	\$949	\$0	\$5,423	\$0	571.44
204	MONUMENTAL LIFE INSURANCE COMPANY*	0.0016	234	57	\$9,583	\$0	\$32,030	\$0	334.24
205	MONY LIFE INS CO OF AMERICA	0.0154	161	0	\$93,660	\$0	\$1,315,133	\$0	1404.16
206	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0000	304	1	\$100	\$0	\$0	\$0	0.00
207	MUTUAL LIFE INSURANCE CO OF NY*	0.0115	174	95	\$69,484	\$13,216	\$190,873	\$0	293.72
208	MUTUAL OF AMERICA LIFE INSURANCE CO	0.3094	51	0	\$1,875,566	\$0	\$6,056,143	\$0	322.90
209	MUTUAL TRUST LIFE INSURANCE COMPANY	0.1446	79	181	\$876,502	\$202,842	\$384,813	\$0	67.05
210	NACOLAH LIFE INS CO	0.0009	245	33	\$5,600	\$0	\$3,041	\$0	54.30
211	NATIONAL BENEFIT LIFE INSURANCE CO	0.0003	278	29	\$1,615	\$0	\$512	\$0	31.70
212	NATIONAL FARMERS UNION LIFE INS CO	0.0000	310	1	\$0	\$0	\$2,377	\$0	0.00
213	NATIONAL FIDELITY LIFE INSURANCE CO	0.0001	291	0	\$344	\$0	\$0	\$0	0.00
214	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0351	131	190	\$212,976	\$0	\$275,363	\$0	129.29
215	NATIONAL HEALTH INS CO	0.0036	210	8	\$21,557	\$0	\$0	\$0	0.00
216	NATIONAL LIFE INSURANCE COMPANY	0.0370	123	421	\$224,079	\$175,424	\$1,831,530	\$0	895.65
217	NATIONAL TRAVELERS LIFE COMPANY	0.0980	92	462	\$594,152	\$0	\$591,432	\$0	99.54
218	NATIONAL WESTERN LIFE INSURANCE CO	1.1805	25	669	\$7,157,190	\$0	\$1,222,977	\$0	17.09
219	NATIONWIDE LIFE INSURANCE COMPANY	0.0189	153	34	\$114,658	\$0	\$967,796	\$0	844.07
220	NEW AMERICAN LIFE INSURANCE COMPANY	0.6080	38	3,111	\$3,686,336	\$0	\$4,373,471	\$0	118.64
221	NEW ENGLAND MUTUAL LIFE INS CO	0.0136	168	441	\$82,719	\$19,657	\$210,351	\$0	278.06
222	NEW ERA LIFE INS CO OF THE MIDWEST*	0.0003	276	73	\$1,850	\$0	\$118	\$0	6.38
223	NEW YORK LIFE INS & ANNUITY CORPORATION	1.2065	24	10,285	\$7,314,389	\$0	\$16,741,833	\$0	228.89
224	NEW YORK LIFE INSURANCE COMPANY	0.4672	41	1,754	\$2,832,286	\$25,983	\$4,088,169	\$0	145.26
225	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0065	193	423	\$39,457	\$0	\$126,913	\$0	321.65
226	NORTH AMERICAN SECURITY LIFE INS CO	0.0028	214	4	\$16,747	\$0	\$0	\$0	0.00
227	NORTH WEST LIFE ASSUR CO OF CANADA	0.0003	279	3	\$1,605	\$0	\$1,082	\$0	67.41
228	NORTHBROOK LIFE INSURANCE COMPANY	0.0000	310	760	\$0	\$0	\$37,778	\$0	0.00
229	NORTHERN LIFE INSURANCE COMPANY	0.0499	111	65	\$302,576	\$0	\$390,529	\$0	129.07
230	NORTHWESTERN MUTUAL LIFE INS CO	0.8607	32	1,357	\$5,218,117	\$295,501	\$4,983,990	\$0	101.18

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231	NORTHWESTERN NATIONAL LIFE INS CO	0.1250	83	537	\$757,722	\$119	\$1,422,907	\$0	187.80
232	OAKRE LIFE INSURANCE COMPANY	0.0016	232	4,338	\$10,000	\$0	\$60,000	\$0	600.00
233	OCCIDENTAL LIFE INS CO OF NC	0.0012	240	0	\$7,174	\$0	\$0	\$0	0.00
234	OHIO LIFE INSURANCE COMPANY	0.0115	173	87	\$69,982	\$0	\$96,361	\$0	137.69
235	OHIO NATIONAL LIFE INS CO THE	0.0554	107	1,146	\$335,670	\$6,329	\$394,889	\$0	119.53
236	OLD LINE LIFE INS CO OF AMERICA*	0.0069	191	0	\$41,748	\$0	\$0	\$0	0.00
237	OLD UNITED LIFE INSURANCE COMPANY	0.0003	269	200	\$2,000	\$0	\$102,039	\$0	5101.95
238	OXFORD LIFE INSURANCE COMPANY	0.0000	310	1	\$0	\$0	\$771	\$0	0.00
239	OZARK NATIONAL LIFE INSURANCE CO	0.0017	229	320	\$10,543	\$0	\$172,317	\$0	1634.42
240	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0132	170	25	\$80,229	\$0	\$464,491	\$0	578.96
241	PACIFIC MUTUAL LIFE INSURANCE CO	0.0064	195	15	\$39,012	\$191	\$42,722	\$0	110.00
242	PAINEWEBBER LIFE INSURANCE CO	0.0025	219	22	\$15,000	\$0	\$15,402	\$0	102.68
243	PAN AMERICAN LIFE INSURANCE COMPANY	0.0065	194	34	\$39,292	\$0	\$42,958	\$0	109.33
244	PAUL REVERE LIFE INSURANCE CO	0.0000	303	2,754	\$120	\$0	\$0	\$0	0.00
245	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.0472	114	752	\$285,910	\$0	\$94,546	\$0	33.07
246	PEKIN LIFE INSURANCE COMPANY	0.0290	137	23	\$176,003	\$0	\$25,430	\$0	14.45
247	PENN INSURANCE & ANNUITY CO THE	0.0431	116	4	\$261,262	\$0	\$66,654	\$0	25.51
248	PENN MUTUAL LIFE INSURANCE CO THE	0.0529	109	221	\$320,601	\$23,000	\$1,252,646	\$0	397.89
249	PHARMACISTS LIFE INSURANCE COMPANY	0.0086	186	32	\$52,374	\$0	\$0	\$0	0.00
250	PHF LIFE INSURANCE COMPANY	0.0000	310	2	\$0	\$0	\$99,603	\$0	0.00
251	PHOENIX AMERICAN LIFE INS CO	0.0000	310	21	\$0	\$0	\$71,618	\$0	0.00
252	PHOENIX HOME LIFE MUTUAL INS CO	0.0206	151	52	\$124,646	\$2,315	\$136,822	\$0	111.63
253	PHYSICIANS LIFE INSURANCE COMPANY	0.0953	93	43	\$577,570	\$0	\$32,648	\$0	5.65
254	PIONEER LIFE INSURANCE COMPANY	0.1052	90	248	\$637,624	\$0	\$286,280	\$0	44.90
255	PIONEER MUTUAL LIFE INS CO	0.0672	98	75	\$407,563	\$36	\$31,650	\$0	7.77
256	POLISH NATNL ALLIANCE OF THE US OF N. A	0.0045	203	54	\$27,130	\$0	\$0	\$0	0.00
257	PREFERRED LIFE INS CO OF NEW YORK	0.0000	310	0	\$0	\$0	\$845,815	\$0	0.00
258	PREFERRED RISK LIFE INSURANCE CO	0.1472	78	561	\$892,335	\$0	\$458,474	\$0	51.38
259	PRESIDENTIAL LIFE INSURANCE CO	0.0000	300	0	\$225	\$0	\$357,897	\$0	159065.33
260	PRINCIPAL MUTUAL LIFE INS CO	0.0662	99	1,899	\$401,550	\$78	\$293,328	\$0	73.07
261	PROTECTIVE LIFE INSURANCE COMPANY	0.1730	65	89	\$1,048,733	\$0	\$824,853	\$0	78.65
262	PROVIDENT LIFE AND ACCIDENT INS CO	0.0000	310	8	\$0	\$0	\$12,986	\$0	0.00
263	PROVIDENT MUTUAL LIFE INS CO OF PHIL*	0.0649	100	107	\$393,178	\$0	\$1,029,243	\$0	261.78
264	PROVIDENT NATIONAL ASSURANCE CO	0.0000	310	3	\$0	\$0	\$544	\$0	0.00
265	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.1292	81	0	\$783,219	\$0	\$11,715,691	\$0	1495.84
266	PYRAMID LIFE INSURANCE COMPANY	0.0000	310	7	\$0	\$0	\$11,465	\$0	0.00
267	RELIABLE LIFE INSURANCE COMPANY*	0.0000	304	17	\$100	\$0	\$0	\$0	0.00
268	RELIANCE STANDARD LIFE INSURANCE CO*	0.0369	124	3,439	\$223,855	\$0	\$540,890	\$0	241.63
269	RESERVE NATIONAL INSURANCE COMPANY	0.0012	241	16	\$6,982	\$0	\$116,125	\$0	1563.21
270	ROYAL LIFE INSURANCE CO OF AMERICA	0.0558	106	58	\$338,089	\$0	\$88,761	\$0	26.25
271	ROYAL MACCABEES LIFE INSURANCE CO	0.0072	190	41	\$43,897	\$0	\$306	\$0	0.70
272	ROYAL NEIGHBORS OF AMERICA	0.0360	128	409	\$218,091	\$0	\$334,498	\$0	153.38
273	RUSHMORE NATIONAL LIFE INS CO	0.0004	264	10	\$2,325	\$0	\$51	\$0	2.19
274	SAFECO LIFE INSURANCE COMPANY*	0.4201	43	1,410	\$2,547,097	\$0	\$3,010,436	\$0	118.19
275	SEABOARD LIFE INSURANCE CO (USA)	0.0000	310	2	\$0	\$0	\$30,596	\$0	0.00
276	SECURA LIFE INSURANCE CO	0.0265	142	394	\$160,824	\$0	\$272,327	\$0	169.33
277	SECURITY BENEFIT LIFE INSURANCE CO	0.0000	310	18	\$0	\$4,699	\$0	\$0	0.00
278	SECURITY CONNECTICUT LIFE INS CO	0.0385	122	1	\$233,544	\$0	\$139,576	\$0	59.76
279	SECURITY FIRST LIFE INS CO	0.2525	57	793	\$1,530,834	\$0	\$1,693,812	\$0	110.65
280	SECURITY LIFE OF DENVER	0.0000	292	6	\$300	\$0	\$4,628	\$0	1542.67
281	SECURITY MUTUAL LIFE INS CO OF NE	0.0021	224	31	\$12,429	\$383	\$23,206	\$0	189.79
282	SECURITY MUTUAL LIFE INS CO OF NY	0.0033	211	23	\$19,920	\$0	\$102,689	\$0	515.51
283	SENTINEL AMERICAN LIFE INSURANCE CO	0.0001	286	10	\$458	\$0	\$0	\$0	0.00
284	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0113	175	96	\$68,734	\$0	\$129,027	\$0	187.72
285	SHELTER LIFE INSURANCE CO	0.8624	31	1,057	\$5,228,656	\$42,773	\$3,690,437	\$0	71.40
286	SLOVENE NATIONAL BENEFIT SOCIETY	0.0000	310	19	\$0	\$0	\$61,559	\$0	0.00
287	SOUTHLAND LIFE INSURANCE COMPANY	0.0000	310	10	\$0	\$0	\$0	\$0	0.00
288	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.2002	63	488	\$1,213,481	\$0	\$1,069,576	\$0	88.14
289	STANDARD INSURANCE COMPANY	0.0062	197	43	\$37,382	\$0	\$228,420	\$0	611.04
290	STANDARD LIFE INS CO OF INDIANA	0.1098	88	13	\$665,732	\$0	\$18,308	\$0	2.75
291	STATE FARM LIFE INSURANCE COMPANY	1.9820	16	13,840	\$12,016,419	\$1,162,343	\$12,054,242	\$0	109.99
292	STATE LIFE INSURANCE COMPANY	0.0000	310	1	\$0	\$0	\$8,640	\$0	0.00
293	STATE MUTUAL INSURANCE CO	0.0074	189	39	\$44,909	\$0	\$196,118	\$0	436.70
294	STATESMAN NATIONAL LIFE INS CO THE	0.0038	209	63	\$22,834	\$0	\$29,015	\$0	127.07
295	SUN LIFE ASSUR CO OF CANADA (US)	0.0057	198	31	\$34,737	\$0	\$231,044	\$0	665.12
296	SUN LIFE ASSURANCE CO OF CANADA	0.0004	268	33	\$2,147	\$0	\$80,667	\$0	3757.20
297	SUNAMERICA LIFE INSURANCE COMPANY	2.2192	13	2,048	\$13,454,100	\$0	\$8,226,635	\$0	61.15
298	SURETY LIFE INSURANCE COMPANY	0.0008	247	0	\$4,935	\$0	\$11,119	\$0	225.31
299	TEXAS LIFE INSURANCE COMPANY	0.0063	196	25	\$38,473	\$0	\$27,519	\$0	71.53
300	TIME INSURANCE COMPANY	0.0026	217	128	\$15,995	\$0	\$58,382	\$0	365.00
301	TMG LIFE INSURANCE COMPANY	0.0482	112	98	\$292,030	\$0	\$355,029	\$0	121.57
302	TRANS WORLD ASSURANCE COMPANY	0.0003	274	9	\$1,883	\$0	\$7,197	\$0	382.21
303	TRANSAMERICA ASSURANCE COMPANY	0.1558	72	2	\$944,702	\$0	\$49,923	\$0	5.28
304	TRANSAMERICA LIFE INS & ANNUITY CO	0.1592	68	297	\$964,935	\$0	\$1,107,521	\$0	114.78
305	TRANSPORT LIFE INSURANCE COMPANY	0.0000	310	1	\$0	\$0	\$0	\$0	0.00
306	TRAVELERS INSURANCE COMPANY THE	0.1122	86	222	\$680,224	\$0	\$705,899	\$0	103.77
307	TRUSTMARK INSURANCE CO (MUTUAL)	0.0109	178	170	\$65,783	\$1,728	\$12,161	\$0	21.11

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308	TRUSTMARK LIFE INSURANCE COMPANY	0.0247	146	299	\$149,572	\$0	\$151,430	\$0	101.24
309	U S FINANCIAL LIFE INSURANCE CO	0.0044	204	61	\$26,966	\$0	\$38,488	\$0	142.73
310	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0097	180	95	\$58,805	\$3,359	\$11,134	\$0	24.65
311	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.0000	310	0	\$0	\$0	\$418,274	\$0	0.00
312	UNION BANKERS INSURANCE COMPANY	0.0005	260	32	\$2,782	\$0	\$0	\$0	0.00
313	UNION CENTRAL LIFE INSURANCE CO	0.0428	117	138	\$259,269	\$543	\$462,129	\$0	178.45
314	UNION LABOR LIFE INSURANCE COMPANY	0.0015	237	8	\$8,904	\$2,196	\$0	\$0	24.66
315	UNITED AMERICAN INSURANCE COMPANY	1.0084	29	462	\$6,113,550	\$0	\$115,133	\$0	1.88
316	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.0002	282	2	\$1,150	\$0	\$0	\$0	0.00
317	UNITED COMPANIES LIFE INSURANCE CO	4.6568	4	6,775	\$28,232,766	\$0	\$10,862,911	\$0	38.48
318	UNITED FAMILY LIFE INSURANCE CO	0.0000	310	6	\$0	\$0	\$7,944	\$0	0.00
319	UNITED FIDELITY LIFE INSURANCE CO	0.0089	195	331	\$54,100	\$0	\$51,516	\$0	95.22
320	UNITED HOME LIFE INSURANCE COMPANY	0.0006	254	16	\$3,621	\$0	\$10,204	\$0	281.80
321	UNITED INSURANCE COMPANY OF AMERICA	0.0000	302	5	\$135	\$0	\$0	\$0	0.00
322	UNITED INVESTORS LIFE INS CO	0.0766	97	504	\$464,644	\$0	\$1,281,925	\$0	275.89
323	UNITED LIFE INSURANCE COMPANY	0.2884	55	132	\$1,748,537	\$0	\$238,181	\$0	13.62
324	UNITED NATIONAL LIFE INS CO OF AMERICA	0.0004	263	15	\$2,409	\$0	\$28,737	\$0	1192.90
325	UNITED OF OMAHA LIFE INS CO	4.9752	3	9,572	\$30,162,792	\$0	\$14,925,853	\$0	49.48
326	UNITED PRESIDENTIAL LIFE INS CO	0.0437	115	218	\$264,992	\$0	\$36,006	\$0	13.59
327	UNITED SERVICES LIFE INSURANCE CO	0.1586	70	0	\$961,234	\$0	\$4,062,395	\$0	422.62
328	UNITED STATES LIFE INS CO NY	0.0001	288	3	\$400	\$0	\$1,200	\$0	300.00
329	UNITY MUTUAL LIFE INS CO	0.0000	309	8	\$15	\$0	\$38,760	\$0	258400.00
330	UNIVERSAL GUARANTY LIFE INS CO	0.0217	149	0	\$131,665	\$0	\$138,124	\$0	104.91
331	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0005	255	0	\$3,325	\$0	\$640	\$0	19.25
332	UNUM LIFE INS CO OF AMERICA	0.0000	310	13	\$0	\$0	\$4,614	\$0	0.00
333	USA LIFE INSURANCE COMPANY	0.6331	37	1,452	\$3,838,552	\$0	\$3,267,214	\$0	85.12
334	USG ANNUITY & LIFE COMPANY	3.3978	8	3,899	\$20,599,753	\$0	\$1,817,348	\$0	8.82
335	UTICA NATIONAL LIFE INS CO	0.0000	310	2	\$0	\$0	\$0	\$0	0.00
336	VALLEY FORGE LIFE INSURANCE COMPANY	0.0078	188	0	\$47,573	\$0	\$0	\$0	0.00
337	VARIABLE ANNUITY LIFE INSURANCE CO	0.0000	310	0	\$0	\$0	\$1,024,016	\$0	0.00
338	VICTORY LIFE INSURANCE COMPANY	0.0158	160	160	\$95,698	\$0	\$275,471	\$0	287.85
339	VULCAN LIFE INSURANCE COMPANY	0.0040	207	68	\$24,310	\$0	\$70,694	\$0	290.80
340	WABASH LIFE INSURANCE COMPANY	0.0000	292	2	\$300	\$0	\$0	\$0	0.00
341	WASHINGTON NATIONAL INSURANCE CO	0.0174	157	322	\$105,193	\$0	\$255,827	\$0	243.20
342	WEST COAST LIFE INSURANCE COMPANY*	0.0050	201	212	\$30,576	\$0	\$278,329	\$0	910.29
343	WESTERN AND SOUTHERN LIFE INS CO	0.0022	221	123	\$13,541	\$2,198	\$41,926	\$0	325.85
344	WESTERN CATHOLIC UNION	0.1913	64	789	\$1,159,868	\$0	\$443,888	\$0	38.27
345	WESTERN NATIONAL LIFE INSURANCE CO	3.9077	7	8,642	\$23,690,907	\$0	\$19,333,081	\$0	81.61
346	WESTERN SOUTHERN LIFE ASSURANCE CO	6.1060	2	3,209	\$37,018,522	\$0	\$3,201,505	\$0	8.65
347	WESTFIELD LIFE INSURANCE COMPANY	0.0004	261	19	\$2,700	\$0	\$18,590	\$0	688.52
348	WILLIAM PENN ASSOCIATION	0.0001	287	0	\$445	\$0	\$0	\$0	0.00
349	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0000	310	5	\$0	\$1	\$929	\$0	0.00
350	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0002	280	20	\$1,480	\$968	\$26,438	\$0	1853.11
351	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0422	118	165	\$255,981	\$39,986	\$166,074	\$0	80.50
352	ZURICH LIFE INSURANCE CO OF AMERICA	0.0392	121	193	\$237,703	\$0	\$438,661	\$0	184.54
TOTAL		100.000		258,631	\$606,263,965	\$4,051,382	\$567,966,766	\$0	94.35



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNALLOCATED ANNUITIES

OBS	COMPANY NAME	RANK BY MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIED LIFE INS CO	19.8965	1	760	\$6,141,057	\$0	\$639,489	\$0	10.41
2	BALTIMORE LIFE INS CO THE	0.0000	23	0	\$0	\$0	\$644	\$0	0.00
3	CONTINENTAL GENERAL INSURANCE CO	4.0524	8	288	\$1,250,770	\$0	\$258,478	\$0	20.67
4	FARM BUREAU LIFE INS CO OF MISSOURI	9.1967	5	3,201	\$2,838,554	\$0	\$2,316,550	\$0	81.61
5	FINANCIAL SECURITY LIFE INS CO	0.0717	17	59	\$22,136	\$0	\$0	\$0	0.00
6	FLORISTS LIFE INSURANCE COMPANY	1.5117	13	39	\$466,586	\$0	\$97,714	\$0	20.94
7	FORD LIFE INSURANCE COMPANY	16.9365	2	3,512	\$5,227,434	\$0	\$1,019,149	\$0	19.50
8	INDIANAPOLIS LIFE INSURANCE CO	1.8933	10	81	\$584,363	\$2,798	\$44,137	\$0	8.03
9	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.4697	14	1,603	\$144,985	\$0	\$410,187	\$0	282.92
10	KENTUCKY HOME MUTUAL LIFE INS CO	0.0034	21	0	\$1,061	\$0	\$0	\$0	0.00
11	LAMAR LIFE INSURANCE COMPANY	0.0049	20	4	\$1,499	\$0	\$0	\$0	0.00
12	LIFE INS CO OF THE SOUTHWEST	1.5371	12	0	\$474,411	\$0	\$1,535,279	\$0	323.62
13	LINCOLN LIFE AND CASUALTY COMPANY*	0.0001	22	0	\$40	\$0	\$76,625	\$0	191562.50
14	LINCOLN MUTUAL LIFE INSURANCE CO	0.3618	15	120	\$111,681	\$312	\$200,315	\$0	179.64
15	MEDICO LIFE INSURANCE COMPANY	0.0000	23	20	\$0	\$0	\$5,513	\$0	0.00
16	MML BAY STATE LIFE INS CO	4.1253	7	19	\$1,273,274	\$0	\$0	\$0	0.00
17	MODERN WOODMEN OF AMERICA	15.5999	3	2,567	\$4,814,901	\$18,742	\$1,958,169	\$0	41.06
18	MUTUAL LIFE INSURANCE CO OF NY*	0.0000	23	0	\$0	\$0	\$134,089	\$0	0.00
19	PHILADELPHIA LIFE INS CO	0.0160	19	19	\$4,948	\$0	\$216,538	\$0	4376.27
20	PRUDENTIAL INSURANCE CO OF AMERICA THE	5.7723	6	69	\$1,781,608	\$8,216	\$0	\$0	0.46
21	REASSURE AMERICA LIFE INSURANCE COMPANY	1.9069	9	0	\$588,563	\$0	\$601,327	\$0	102.17
22	TRANSAMERICA LIFE INS & ANNUITY CO	14.7304	4	6,233	\$4,546,537	\$0	\$42,192	\$0	0.93
23	TRANSAMERICA OCCIDENTAL LIFE INS CO	1.7406	11	141	\$537,249	\$72	\$852,774	\$0	158.74
24	WASHINGTON NATIONAL INSURANCE CO	0.1555	16	2	\$48,000	\$0	\$1,024,222	\$0	2133.80
25	WORLD INSURANCE COMPANY	0.0172	18	24	\$5,315	\$0	\$0	\$0	0.00
	TOTAL	100.000		18,761	\$30,864,972	\$30,140	\$11,433,391	\$0	37.14



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AID ASSOCIATION FOR LUTHERANS	1.3521	15	171	\$1,759,309	\$0	\$50,242	\$0	2.86
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	15.5340	1	0	\$20,212,379	\$0	\$15,669,067	\$0	77.52
3	AMERICAN REPUBLIC INSURANCE COMPANY	0.0016	38	81	\$2,088	\$0	\$1,199,453	\$0	57445.07
4	AMERITAS VARIABLE LIFE INS CO	1.9467	13	350	\$2,532,941	\$0	\$883,817	\$0	34.89
5	ANCHOR NATIONAL LIFE INS CO*	0.5099	21	3,585	\$663,487	\$0	\$27,610,849	\$0	4161.48
6	BANKERS NATIONAL LIFE INS CO	0.0000	40	0	(\$9,868)	\$0	\$115,472	\$0	0.00
7	BANKERS SECURITY LIFE INS SOCIETY	0.1155	31	775	\$150,233	\$0	\$362,679	\$0	241.41
8	BANNER LIFE INS CO	3.7254	11	273	\$4,847,332	\$0	\$0	\$0	0.00
9	CANADA LIFE INSURANCE CO OF AMERICA	8.5445	3	0	\$11,117,810	\$0	\$332,498	\$0	2.99
10	CENTURY LIFE OF AMERICA	1.4692	14	102	\$1,911,684	\$0	\$0	\$0	0.00
11	CHARTER NATIONAL LIFE INSURANCE CO*	0.4117	24	194	\$535,646	\$0	\$874,397	\$0	163.24
12	CONNECTICUT GENERAL LIFE INS CO	5.0785	9	553	\$6,607,953	\$0	\$875,112	\$0	13.24
13	COVA FINANCIAL SERVICES LIFE INS CO	8.2633	4	715	\$10,752,043	\$0	\$3,040,312	\$0	28.28
14	EQUITABLE LIFE INSURANCE CO OF IOWA	1.3453	16	65	\$1,750,529	\$0	\$0	\$0	0.00
15	FEDERAL LIFE INSURANCE CO MUTUAL	0.0000	40	17	\$0	\$0	\$0	\$0	0.00
16	FIDELITY INVESTMENTS LIFE INS CO	0.4707	22	10	\$612,417	\$0	\$38,364	\$0	6.26
17	FIRST INVESTORS LIFE INSURANCE COMPANY	0.2451	28	78	\$318,937	\$0	\$65,516	\$0	20.54
18	FIRST VARIABLE LIFE INSURANCE CO	0.1233	30	181	\$160,406	\$0	\$1,928,646	\$0	1202.35
19	FRANKLIN LIFE INS CO	0.0337	34	247	\$43,865	\$0	\$44,668	\$0	101.83
20	GENERAL AMERICAN LIFE INSURANCE CO	15.1040	2	8,943	\$19,652,866	\$0	\$19,539,103	\$0	99.42
21	GREAT WEST LIFE & ANNUITY INS CO*	0.0000	40	0	\$0	\$0	\$176,867	\$0	0.00
22	GUARDIAN INSURANCE & ANNUITY CO INC	2.6636	12	0	\$3,465,849	\$0	\$2,385,588	\$0	68.83
23	JEFFERSON PILOT LIFE INS CO	0.0045	36	0	\$5,851	\$0	\$0	\$0	0.00
24	KANSAS CITY LIFE INSURANCE CO	0.1235	29	6	\$160,755	\$0	\$0	\$0	0.00
25	KEMPER INVESTORS LIFE INS CO	0.0000	40	465	\$0	\$0	\$2,930,329	\$0	0.00
26	KEYPORT LIFE INSURANCE COMPANY	0.9358	18	264	\$1,217,576	\$0	\$1,171,572	\$0	96.22
27	LIFE INSURANCE COMPANY OF VIRGINIA THE*	6.1213	6	316	\$7,964,881	\$0	\$189,284	\$0	2.38
28	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0000	40	0	\$0	\$0	\$225,478	\$0	0.00
29	LUTHERAN BROTHERHOOD	5.5175	8	490	\$7,179,234	\$0	\$141,490	\$0	1.97
30	LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	1.3433	17	1,253	\$1,747,843	\$81	\$2,280,419	\$0	130.48
31	MERRILL LYNCH LIFE INS CO	0.0000	40	784	\$0	\$0	\$1,569,740	\$0	0.00
32	NEW ENGLAND MUTUAL LIFE INS CO	0.3183	26	672	\$414,209	\$0	\$243,788	\$0	58.86
33	NEW YORK LIFE INS & ANNUITY CORPORATION	5.5364	7	561	\$7,203,754	\$0	\$13,332	\$0	0.19
34	NORTH AMERICAN SECURITY LIFE INS CO	0.0000	40	0	\$0	\$0	\$1,024,422	\$0	0.00
35	NORTHWESTERN MUTUAL LIFE INS CO	6.5249	5	3,923	\$8,490,022	\$66,146	\$4,766,196	\$0	56.92
36	NORTHWESTERN NATIONAL LIFE INS CO	0.0029	37	596	\$3,796	\$0	\$25,087	\$0	660.88
37	OHIO NATIONAL LIFE ASSURANCE CORP	0.0014	39	1	\$1,855	\$0	\$0	\$0	0.00
38	PROTECTIVE LIFE INSURANCE COMPANY	3.8871	10	329	\$5,057,762	\$0	\$0	\$0	0.00
39	PROVIDENTMUTUAL LIFE & ANNUITY OF AM*	0.4586	23	37	\$596,774	\$0	\$25,000	\$0	4.19
40	PRUO LIFE INSURANCE COMPANY	0.0000	40	115	(\$82,198)	\$0	(\$98,597)	\$0	0.00
41	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.7044	20	31	\$916,523	\$0	\$0	\$0	0.00
42	SECURITY LIFE OF DENVER	0.0960	32	3	\$124,904	\$0	\$0	\$0	0.00
43	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0000	40	54	\$0	\$0	\$130,588	\$0	0.00
44	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.8406	19	686	\$1,093,803	\$0	\$0	\$0	0.00
45	TRAVELERS INSURANCE COMPANY THE	0.0000	40	5	\$0	\$0	\$9,416	\$0	0.00
46	UNITED OF OMAHA LIFE INS CO	0.3248	25	13	\$422,665	\$0	\$0	\$0	0.00
47	USAA LIFE INSURANCE COMPANY	0.3077	27	26	\$400,401	\$0	\$0	\$0	0.00
48	WASHINGTON NATIONAL INSURANCE CO	0.0229	35	33	\$29,770	\$0	\$185,758	\$0	623.98
49	WESTERN SOUTHERN LIFE ASSURANCE CO	0.0609	33	3	\$79,219	\$0	\$0	\$0	0.00
	TOTAL	100.000		27,006	\$130,117,307	\$66,227	\$90,025,952	\$0	69.24



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA INSURANCE CO OF AMERICA	0.0848	54	9	\$619,219	\$0	\$0	\$0	0.00
2	AETNA LIFE INS AND ANNUITY CO*	1.1578	21	0	\$8,456,653	\$0	\$0	\$0	0.00
3	ALLAMERICA FINANCIAL LIFE INS & ANNUITY	3.3238	8	4,373	\$24,277,128	\$0	\$6,179,044	\$0	25.45
4	AMERICAN FIDELITY ASSURANCE COMPANY	0.1633	47	1,139	\$1,192,801	\$0	\$1,507,595	\$0	126.39
5	AMERICAN GENERAL LIFE INS CO NY	0.0027	87	3	\$19,758	\$0	\$0	\$0	0.00
6	AMERICAN GENERAL LIFE INSURANCE CO	0.0823	57	444	\$601,270	\$0	\$0	\$0	0.00
7	AMERICAN HEALTH & LIFE INSURANCE CO	0.0000	102	2	\$0	\$0	\$20,516	\$0	0.00
8	AMERICAN HOME LIFE INSURANCE CO	0.0027	88	0	\$19,721	\$0	\$0	\$0	0.00
9	AMERICAN INVESTORS LIFE INS CO	1.2637	19	0	\$9,230,108	\$0	\$0	\$0	0.00
10	AMERICAN LIFE INSURANCE CO OF NY	0.0134	68	0	\$97,922	\$0	\$74,364	\$0	75.94
11	AMERICAN NATIONAL INSURANCE COMPANY*	0.4710	33	0	\$3,440,306	\$0	\$0	\$0	0.00
12	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.0990	52	365	\$722,976	\$0	\$2,102,744	\$0	290.85
13	AMERICAN UNITED LIFE INSURANCE CO	0.1557	48	0	\$1,137,338	\$0	\$0	\$0	0.00
14	AMERUS LIFE INSURANCE COMPANY	1.0106	26	420	\$7,381,715	\$0	\$11,100,507	\$0	150.38
15	AMEX LIFE ASSURANCE CO	0.0001	98	0	\$476	\$0	\$0	\$0	0.00
16	BANKERS UNITED LIFE ASSURANCE CO	0.0422	61	114	\$307,893	\$0	\$193,266	\$0	62.77
17	BERKSHIRE LIFE INSURANCE COMPANY	0.0067	81	0	\$49,192	\$0	\$0	\$0	0.00
18	C M LIFE INSURANCE COMPANY	0.4481	35	425	\$3,272,801	\$0	\$448,416	\$0	13.70
19	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0026	89	93	\$18,905	\$0	\$37,810	\$0	200.00
20	COMMONWEALTH LIFE INSURANCE COMPANY	0.0044	84	3	\$32,304	\$0	\$1,229,539	\$0	3806.15
21	CONNECTICUT GENERAL LIFE INS CO	2.2945	15	601	\$16,758,961	\$20,487,235	\$0	\$0	122.25
22	CONTINENTAL WESTERN LIFE INS CO	0.0104	71	221	\$76,155	\$0	\$569,017	\$0	747.18
23	COUNTRY LIFE INSURANCE COMPANY	0.0000	102	0	(\$29,629)	\$0	\$0	\$0	0.00
24	CUNA MUTUAL INSURANCE SOCIETY	0.0050	82	0	\$36,673	\$0	\$36,514	\$0	99.57
25	FARMERS NEW WORLD LIFE INSURANCE CO	1.0049	27	4,227	\$7,339,773	\$0	\$1,127,227	\$0	15.36
26	FEDERAL LIFE INSURANCE CO MUTUAL	0.0365	63	0	\$266,757	\$0	\$0	\$0	0.00
27	FIDELITY INVESTMENTS LIFE INS CO	1.8331	17	295	\$13,389,347	\$0	\$1,464,943	\$0	10.94
28	FIDELITY SECURITY LIFE INSURANCE CO*	0.0118	70	782	\$86,508	\$0	\$768,735	\$0	888.63
29	FIDELITY STANDARD LIFE INSURANCE CO	0.0000	99	8	\$308	\$0	\$13,665	\$0	4436.69
30	FORTIS BENEFITS INSURANCE COMPANY	0.3614	40	521	\$2,639,483	\$0	\$552,962	\$0	20.95
31	FRANKLIN LIFE INS CO	0.0014	91	0	\$10,396	\$0	\$0	\$0	0.00
32	GENERAL AMERICAN LIFE INSURANCE CO	0.4569	34	203	\$3,337,157	\$0	\$0	\$0	0.00
33	GOLDEN AMERICAN LIFE INS CO	0.0086	72	0	\$62,571	\$0	\$63,042	\$0	100.75
34	GREAT AMERICAN RESERVE INS CO	0.0000	102	183	\$0	\$0	\$0	\$0	0.00
35	GREAT WEST LIFE & ANNUITY INS CO*	0.0006	93	0	\$4,268	\$0	\$0	\$0	0.00
36	GUARANTEE TRUST LIFE INSURANCE CO*	0.0126	69	100	\$91,880	\$0	\$332,662	\$0	362.06
37	HARTFORD LIFE INSURANCE CO	7.7138	4	0	\$56,342,112	\$0	\$0	\$0	0.00
38	IDS LIFE INSURANCE COMPANY	2.7484	12	8,012	\$20,074,489	\$0	\$7,931,831	\$0	39.51
39	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0392	62	0	\$286,342	\$0	\$0	\$0	0.00
40	INTEGON LIFE INS CORP	0.0000	102	15	\$0	\$0	\$0	\$0	0.00
41	INTEGRITY LIFE INS CO	0.3871	37	648	\$2,827,462	\$0	\$4,079,692	\$0	144.29
42	INVESTORS GUARANTY LIFE INS CO	0.0034	85	0	\$24,649	\$0	\$0	\$0	0.00
43	ITT HARTFORD LIFE AND ANNUITY INS CO	13.2211	1	0	\$96,567,324	\$0	\$0	\$0	0.00
44	JOHN ALDEN LIFE INSURANCE CO	1.8612	16	3,764	\$13,594,020	\$0	\$0	\$0	0.00
45	JOHN HANCOCK MUTUAL LIFE INS CO	0.2901	45	158	\$2,118,716	\$10	\$133,571	\$0	6.30
46	KANAWHA INSURANCE COMPANY	0.0000	101	0	\$13	\$0	\$0	\$0	0.00
47	KANSAS CITY LIFE INSURANCE CO	1.1432	22	4,410	\$8,350,179	\$0	\$9,003,338	\$0	107.82
48	KEMPER INVESTORS LIFE INS CO	0.3062	42	0	\$2,236,541	\$0	\$0	\$0	0.00
49	LAMAR LIFE INSURANCE COMPANY	0.0134	67	0	\$98,148	\$0	\$100,188	\$0	102.08
50	LIBERTY LIFE ASSUR CO OF BOSTON	0.0081	73	220	\$59,461	\$0	\$3,880,165	\$0	6525.56
51	LIFE INVESTORS INS CO OF AMERICA	0.0841	55	1,632	\$614,308	\$0	\$1,901,776	\$0	309.58
52	LINCOLN BENEFIT LIFE COMPANY	0.6130	29	134	\$4,477,275	\$0	\$0	\$0	0.00
53	LINCOLN LIBERTY LIFE INSURANCE CO*	0.0000	102	0	\$0	\$0	\$125,608	\$0	0.00
54	LINCOLN NATIONAL LIFE INSURANCE CO*	8.7466	3	24,825	\$63,885,472	\$0	\$63,725,365	\$0	99.75
55	MANUFACTURERS LIFE INS CO OF AMERICA,TH	0.0708	58	26	\$517,073	\$0	\$0	\$0	0.00
56	MBI LIFE ASSURANCE CORPORATION	0.0005	94	0	\$4,000	\$0	\$0	\$0	0.00
57	MERRILL LYNCH LIFE INS CO	0.5477	32	103	\$4,000,206	\$0	\$6,573,717	\$0	164.33
58	METROPOLITAN INS AND ANNUITY CO	0.0011	92	220	\$8,048	\$0	\$0	\$0	0.00
59	METROPOLITAN LIFE INSURANCE COMPANY	3.7989	7	0	\$27,747,661	\$0	\$0	\$0	0.00
60	MONUMENTAL LIFE INSURANCE COMPANY*	1.0266	24	8,462	\$7,512,878	\$0	\$8,977,567	\$0	119.50
61	MONY LIFE INS CO OF AMERICA	0.3654	39	1,007	\$2,668,609	\$0	\$0	\$0	0.00
62	MUTUAL OF AMERICA LIFE INSURANCE CO	0.3294	41	0	\$2,406,055	\$0	\$0	\$0	0.00
63	NATIONWIDE LIFE AND ANNUITY INS CO	0.0015	90	3	\$11,023	\$0	\$9,357	\$0	84.89
64	NATIONWIDE LIFE INSURANCE COMPANY	9.4892	2	11,954	\$69,309,169	\$0	\$11,638,370	\$0	16.79
65	NEW ENGLAND MUTUAL LIFE INS CO	0.1386	49	47	\$1,012,287	\$0	\$0	\$0	0.00
66	NEW ENGLAND VARIABLE LIFE INSURANCE CO	0.0825	56	13	\$602,849	\$0	\$0	\$0	0.00
67	NORTH AMERICAN SECURITY LIFE INS CO	5.8216	5	3,919	\$42,521,443	\$0	\$12,232,459	\$0	28.77
68	NORTHERN LIFE INSURANCE COMPANY	0.6351	28	3,267	\$4,639,120	\$0	\$0	\$0	0.00
69	NORTHWESTERN NATIONAL LIFE INS CO	0.2460	46	0	\$1,796,439	\$0	\$0	\$0	0.00
70	OHIO NATIONAL LIFE INS CO THE	0.4429	36	0	\$3,234,702	\$0	\$0	\$0	0.00
71	OHIO STATE LIFE INSURANCE CO, THE	0.0047	83	0	\$34,462	\$0	\$0	\$0	0.00
72	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0000	102	636	\$0	\$0	\$1,018,717	\$0	0.00
73	PACIFIC MUTUAL LIFE INSURANCE CO	2.3809	14	290	\$17,390,456	\$0	\$268,582	\$0	1.54
74	PAUL REVERE LIFE INSURANCE CO	1.2240	20	0	\$8,940,094	\$0	\$3,832	\$0	0.04
75	PAUL REVERE VARIABLE ANNUITY INS CO THE	1.5682	18	0	\$11,454,201	\$0	\$0	\$0	0.00

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
76	PENN INSURANCE & ANNUITY CO THE	0.0069	78	4	\$50,696	\$0	\$0	\$0	0.00
77	PENN MUTUAL LIFE INSURANCE CO THE	0.0908	53	559	\$662,881	\$0	\$0	\$0	0.00
78	PFL LIFE INSURANCE COMPANY	1.0275	25	9,522	\$7,505,147	\$0	\$19,514,145	\$0	260.01
79	PHILADELPHIA LIFE INS CO	0.0254	64	0	\$185,602	\$0	\$0	\$0	0.00
80	PHOENIX HOME LIFE MUTUAL INS CO	0.0075	76	0	\$54,822	\$0	\$0	\$0	0.00
81	PIERCE NATIONAL LIFE INSURANCE CO	0.0079	74	111	\$57,938	\$0	\$27,827	\$0	48.03
82	PRIMERICA LIFE INSURANCE COMPANY	0.0188	65	806	\$136,995	\$0	\$287,070	\$0	209.55
83	PRINCIPAL MUTUAL LIFE INS CO	2.6293	13	0	\$19,204,330	\$0	\$0	\$0	0.00
84	PROTECTIVE LIFE INSURANCE COMPANY	0.3010	44	143	\$2,198,359	\$0	\$0	\$0	0.00
85	PROVIDENT LIFE AND ACCIDENT INS CO	0.3011	43	199	\$2,199,381	\$0	\$210,010	\$0	9.55
86	PROVIDENT NATIONAL ASSURANCE CO	0.0000	102	10	\$0	\$0	\$9,790	\$0	0.00
87	PROVIDENTMUTUAL LIFE & ANNUITY OF AM	0.1299	51	125	\$948,957	\$0	\$502,083	\$0	52.91
88	PROVIDIAN LIFE AND HEALTH INSURANCE CO	2.9753	10	0	\$21,731,868	\$0	\$0	\$0	0.00
89	PRUDENTIAL INSURANCE CO OF AMERICA THE	3.8211	6	0	\$27,909,153	\$0	\$0	\$0	0.00
90	SECURITY CONNECTICUT LIFE INS CO	0.1376	50	0	\$1,005,088	\$0	\$0	\$0	0.00
91	SECURITY MUTUAL LIFE INS CO OF NY	0.0028	86	0	\$20,259	\$0	\$62,890	\$0	310.43
92	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0072	77	0	\$52,297	\$0	\$595,882	\$0	1139.42
93	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.0184	66	280	\$134,088	\$0	\$183,288	\$0	136.69
94	STANDARD LIFE AND ACCIDENT INS CO	0.0069	79	54	\$50,049	\$0	\$46,281	\$0	92.47
95	STANDARD LIFE INS CO OF INDIANA	0.0000	100	0	\$96	\$0	\$0	\$0	0.00
96	STATE LIFE INSURANCE COMPANY	0.0001	97	17	\$980	\$0	\$27,325	\$0	2788.27
97	SUN LIFE ASSUR CO OF CANADA (US)	0.0068	80	379	\$49,684	\$0	\$0	\$0	0.00
98	SUN LIFE ASSURANCE CO OF CANADA	0.3801	38	2	\$2,775,984	\$0	\$0	\$0	0.00
99	SURETY LIFE INSURANCE COMPANY	0.0003	95	0	\$2,024	\$0	\$0	\$0	0.00
100	TRAVELERS INSURANCE COMPANY THE	2.8723	11	11,699	\$20,979,260	\$0	\$7,336,536	\$0	34.97
101	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.0544	60	16	\$397,486	\$0	\$4,772	\$0	1.20
102	UNION CENTRAL LIFE INSURANCE CO	0.5987	30	761	\$4,372,656	\$0	\$3,678,669	\$0	84.13
103	UNITED INVESTORS LIFE INS CO	1.0921	23	1,294	\$7,977,049	\$0	\$0	\$0	0.00
104	VARIABLE ANNUITY LIFE INSURANCE CO	3.0887	9	0	\$22,560,260	\$0	\$4,387,944	\$0	19.45
105	WEST COAST LIFE INSURANCE COMPANY*	0.0002	96	0	\$1,300	\$0	\$0	\$0	0.00
106	WESTERN RESERVE LIFE ASSUR CO OH	0.5936	31	668	\$4,335,755	\$0	\$1,544,169	\$0	35.61
107	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0077	75	50	\$55,942	\$0	\$45,440	\$0	81.23
108	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0644	59	150	\$470,690	\$0	\$3,185	\$0	0.68
TOTAL		100.000		115,145	\$730,403,456	\$20,487,245	\$197,894,009	\$0	29.9

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED'S	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INS CO	0.0112	323	1,172	\$359,202	\$0	\$109,130	\$7,367	30.38
2	ABRAHAM LINCOLN INSURANCE COMPANY	0.0005	459	174	\$17,437	\$211	\$43,885	\$1,304	252.89
3	ACACIA MUTUAL LIFE INSURANCE CO	0.0117	320	2,328	\$376,852	\$200,441	\$161,916	\$81,464	96.15
4	ACACIA NATIONAL LIFE INSURANCE CO	0.0015	432	27	\$49,298	\$0	\$149,895	\$2,999	304.06
5	ACADEMY LIFE INSURANCE CO*	0.0188	279	1,283	\$604,492	\$25,522	\$317,473	\$62,476	56.74
6	ADVANCE INSURANCE COMPANY	0.0001	530	3	\$1,839	\$0	\$15,000	\$45	815.66
7	AETNA INSURANCE CO OF AMERICA	0.0193	275	9	\$619,219	\$0	\$0	\$0	0.00
8	AETNA LIFE INS AND ANNUITY CO*	0.0590	168	5,797	\$1,897,564	\$516	\$7,821,322	\$629,566	412.20
9	AETNA LIFE INSURANCE COMPANY*	0.0448	211	7,454	\$1,439,178	\$559,830	\$2,505,305	\$191,213	212.98
10	AID ASSOCIATION FOR LUTHERANS	1.3615	18	76,315	\$43,752,403	\$4,463,064	\$35,250,675	\$2,532,821	90.77
11	AIG LIFE INSURANCE COMPANY	2.5256	7	18,783	\$81,161,687	\$0	\$1,045,591	\$1,519,189	1.29
12	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.1680	115	8,771	\$5,398,149	\$0	\$24,826,629	\$274,380	459.91
13	ALFA LIFE INSURANCE CORPORATION	0.0000	566	4	\$0	\$0	\$0	\$40	0.00
14	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0993	145	10,086	\$3,192,464	\$11,101	\$4,610,955	\$346,052	144.78
15	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.7625	30	7,600	\$24,502,580	\$9,274	\$19,414,907	\$449,377	79.27
16	ALLIED LIFE INS CO	0.2363	92	3,218	\$7,593,299	\$0	\$1,668,858	\$319,306	21.98
17	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.9445	24	8,083	\$30,352,032	\$0	\$7,850,524	\$630,539	25.86
18	ALLSTATE LIFE INS CO OF NEW YORK	0.0003	486	29	\$10,728	\$0	\$110,300	\$2,258	1028.15
19	ALLSTATE LIFE INSURANCE COMPANY	0.2111	96	17,205	\$6,784,208	\$0	\$5,600,875	\$1,130,552	82.56
20	AMERICAN AMICABLE LIFE INS CO TX	0.0141	304	1,098	\$453,937	\$400	\$93,191	\$42,957	20.62
21	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0316	240	7,043	\$1,015,401	\$0	\$764,446	\$99,304	75.29
22	AMERICAN CAPITOL INSURANCE COMPANY	0.0027	405	510	\$87,766	\$5,186	\$93,832	\$4,617	112.82
23	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0000	536	1	\$1,209	\$0	\$0	\$52	0.00
24	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0001	515	24	\$4,295	\$242	\$67	\$2,334	7.19
25	AMERICAN ENTERPRISE LIFE INS CO	0.0067	357	57	\$214,953	\$0	\$199,118	\$0	92.63
26	AMERICAN FAMILY LIFE ASSUR CO GA	0.0015	433	390	\$49,148	\$0	\$11,340	\$3,725	23.07
27	AMERICAN FAMILY LIFE INSURANCE CO	0.9570	23	103,253	\$30,753,238	\$5,249,521	\$14,775,291	\$4,657,887	65.11
28	AMERICAN FIDELITY ASSURANCE COMPANY	0.0567	191	6,414	\$1,822,349	\$177	\$1,775,743	\$83,056	97.45
29	AMERICAN FIDELITY LIFE INSURANCE CO	0.0208	268	3,620	\$669,830	\$2,645	\$183,255	\$40,763	27.75
30	AMERICAN FOUNDATION LIFE INS CO	0.0016	427	582	\$52,543	\$2,189	\$56,846	\$2,855	112.36
31	AMERICAN FOUNDERS LIFE INSURANCE CO*	0.0010	446	85	\$33,273	\$1,225	\$29,417	\$1,579	92.09
32	AMERICAN FRANKLIN LIFE INS CO THE	0.1275	130	1,728	\$4,096,131	\$0	\$160,512	\$395,499	3.92
33	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.3953	60	185,086	\$12,703,746	\$44,816	\$11,755,115	\$994,400	92.89
34	AMERICAN GENERAL LIFE INS CO NY	0.0016	430	85	\$50,472	\$948	\$52,704	\$3,845	106.30
35	AMERICAN GENERAL LIFE INSURANCE CO	0.1477	122	12,714	\$4,745,327	\$41,291	\$3,931,018	\$380,992	83.71
36	AMERICAN GUARDIAN LIFE ASSURANCE CO	0.0012	441	74	\$38,419	\$0	\$250,000	\$11,885	650.72
37	AMERICAN HEALTH & LIFE INSURANCE CO	0.0068	356	7,925	\$218,375	\$5,673	\$470,162	\$15,951	217.90
38	AMERICAN HERITAGE LIFE INSURANCE CO	0.0039	363	587	\$125,279	\$0	\$301,670	\$19,659	240.80
39	AMERICAN HOME LIFE INSURANCE CO	0.0283	244	4,375	\$910,962	\$30,821	\$469,121	\$175,396	54.88
40	AMERICAN INCOME LIFE INSURANCE CO	0.1222	133	19,188	\$3,927,384	\$0	\$1,182,223	\$248,521	30.10
41	AMERICAN INSURANCE CO OF TEXAS*	0.0000	565	1	\$59	\$0	\$0	\$5	0.00
42	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0059	363	26	\$188,382	\$0	\$865,262	\$135	459.31
43	AMERICAN INVESTORS LIFE INS CO	0.2996	82	304	\$9,629,061	\$6,224	\$10,587,881	\$11,997	110.02
44	AMERICAN LIFE & CASUALTY INS CO*	0.4845	50	10,519	\$15,570,508	\$809	\$4,107,438	\$46,856	26.38
45	AMERICAN LIFE INSURANCE CO OF NY	0.0037	387	68	\$120,095	\$0	\$74,364	(\$107)	61.92
46	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0859	158	7,383	\$2,761,825	\$11,963	\$1,170,711	\$25,507	42.82
47	AMERICAN MERCHANTS LIFE INS CO	0.0004	481	32	\$11,935	\$0	\$0	\$627	0.00
48	AMERICAN MODERN LIFE INS CO	0.0004	477	226	\$13,781	\$0	\$0	\$1,690	0.00
49	AMERICAN NATIONAL INSURANCE COMPANY*	0.3790	65	190,126	\$12,178,004	\$44,468	\$6,996,555	\$769,740	57.82
50	AMERICAN NATIONAL LIFE INS OF TX	0.0093	336	429	\$299,637	\$0	\$43,168	\$47,294	14.41
51	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0012	440	110	\$39,188	\$0	\$32,361	\$5,844	82.58
52	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0000	553	1	\$337	\$0	\$0	\$400	0.00
53	AMERICAN PUBLIC LIFE INSURANCE CO	0.0002	496	63	\$7,625	\$96	\$1,837	\$862	25.35
54	AMERICAN REPUBLIC INSURANCE COMPANY	0.0387	222	6,756	\$1,242,538	\$28,938	\$2,257,601	\$268,375	184.02
55	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.0273	246	399	\$878,250	\$0	\$2,408,794	\$0	274.27
56	AMERICAN SLOVENIAN CATHOLIC UNION	0.0001	526	118	\$2,200	\$1,628	\$1,278	\$270	132.09
57	AMERICAN STATES LIFE INSURANCE CO	0.1351	126	10,542	\$4,340,152	\$0	\$1,703,060	\$770,571	39.24
58	AMERICAN TRAVELLERS LIFE INS CO	0.0096	334	782	\$308,560	\$0	\$107,274	\$4,029	34.77
59	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0026	408	253	\$83,944	\$0	\$201,270	\$15	239.77
60	AMERICAN UNITED LIFE INSURANCE CO	0.0724	175	4,259	\$2,325,644	\$268,346	\$2,186,511	\$105,603	105.55
61	AMERITAS LIFE INSURANCE CORP	0.0468	207	3,307	\$1,505,475	\$156,534	\$716,344	\$133,337	57.98
62	AMERITAS VARIABLE LIFE INS CO	0.1130	140	1,205	\$3,632,098	\$0	\$973,040	\$96,352	26.79
63	AMERUS LIFE INSURANCE COMPANY	0.4572	53	13,734	\$14,691,963	\$1,084,592	\$19,224,906	\$657,529	138.24
64	AMEX LIFE ASSURANCE CO	0.0008	450	56	\$25,263	\$0	\$108,212	\$4,980	428.34
65	AMICA LIFE INSURANCE COMPANY	0.0037	386	99	\$120,192	\$0	\$486,187	\$14,275	404.51
66	ANCHOR NATIONAL LIFE INS CO*	0.0232	259	4,596	\$743,957	\$0	\$38,533,522	\$306	5179.54
67	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.0137	307	244	\$438,935	\$0	\$247,407	\$67,045	56.37
68	ANTHEM LIFE INS CO OF INDIANA	0.0043	377	121	\$138,076	\$0	\$11,000	\$2,667	7.97
69	ANTHEM LIFE INSURANCE COMPANY	0.0002	494	18	\$8,018	\$0	\$1,395	\$100	17.40
70	ARCADIA NATIONAL LIFE INSURANCE CO	0.0000	566	30	(\$2,300)	\$0	\$5,494	\$55	0.00
71	ARISTAR LIFE INSURANCE COMPANY	0.0001	527	11	\$2,190	\$0	\$0	\$87	0.00
72	ASSOCIATES FINANCIAL LIFE INS CO	0.0939	149	15,484	\$3,016,530	\$0	\$1,205,158	\$127,874	39.95
73	ASSURED LIFE ASSOCIATION	0.0023	412	199	\$73,651	\$1,543	\$69,891	\$2,753	96.99
74	ASSURED SECURITY LIFE INS CO	0.0060	361	945	\$193,932	\$0	\$443,456	\$1	228.67
75	ATLANTA LIFE INSURANCE COMPANY	0.0158	298	12,924	\$507,811	\$0	\$379,302	\$22,500	74.59
76	ATLAS LIFE INSURANCE CO	0.0180	285	2,064	\$577,725	\$69	\$283,736	\$68,295	40.12
77	AURORA NATIONAL LIFE ASSURANCE CO	0.4485	54	4,302	\$14,412,285	\$0	\$8,274,506	\$506,463	57.41
78	AUSA LIFE INSURANCE COMPANY INC	0.0000	556	2	\$283	\$0	\$0	\$7	0.00
79	AUTO CLUB LIFE INS CO	0.0008	451	127	\$24,799	\$0	\$8,729	\$1,257	35.20
80	AUTO OWNERS LIFE INSURANCE COMPANY	0.0160	296	1,212	\$514,427	\$0	\$165,658	\$69,806	32.20

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
81	BALTIMORE LIFE INS CO THE	0.0727	174	293	\$2,335,627	\$2,101	\$51,000	\$6,828	2.27
82	BANKERS FIDELITY LIFE INSURANCE CO	0.0090	342	819	\$287,641	\$0	\$62,352	\$4,712	21.68
83	BANKERS LIFE AND CASUALTY COMPANY	0.5012	47	22,191	\$16,105,161	\$99,234	\$9,984,182	\$293,605	62.61
84	BANKERS NATIONAL LIFE INS CO	0.0164	293	1,092	\$525,487	\$93,918	\$372,646	\$47,270	88.79
85	BANKERS SECURITY LIFE INS SOCIETY	0.0405	219	6,719	\$1,301,894	\$450	\$670,571	\$162,372	51.54
86	BANKERS UNITED LIFE ASSURANCE CO	0.0139	306	421	\$445,149	\$1,455	\$273,681	\$15,203	61.81
87	BANNER LIFE INS CO	0.1927	102	3,449	\$6,191,265	\$79,572	\$1,052,707	\$58,882	18.29
88	BCS LIFE INSURANCE COMPANY	0.0000	537	3	\$1,169	\$0	\$0	\$110	0.00
89	BENEFICIAL LIFE INSURANCE COMPANY	0.0029	401	325	\$92,895	\$9,157	\$245,143	\$10,768	273.75
90	BENEFICIAL STANDARD LIFE INS CO*	0.2065	97	927	\$6,635,667	\$0	\$2,497,072	\$985	37.63
91	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.0076	352	1	\$245,700	\$0	\$0	\$0	0.00
92	BERKSHIRE LIFE INSURANCE COMPANY	0.0125	312	440	\$402,372	\$68,227	\$138,354	\$36,613	51.34
93	BOATMEN'S LIFE INSURANCE COMPANY	0.0259	251	12,698	\$832,172	\$0	\$274,346	\$57,575	32.97
94	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0268	250	4,485	\$860,697	\$5,965	\$495,079	\$81,077	58.21
95	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0005	467	10	\$15,550	\$0	\$14,966	\$0	96.24
96	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.0000	559	1	\$165	\$0	\$0	\$27	0.00
97	BUSINESS MENS ASSURANCE CO OF AMERICA	0.4189	57	13,186	\$13,461,982	\$20,074	\$5,517,680	\$580,444	41.14
98	C M LIFE INSURANCE COMPANY	0.1791	106	2,669	\$5,756,555	\$0	\$1,860,186	\$354,021	32.47
99	CAMERON LIFE INSURANCE COMPANY	0.0144	301	1,935	\$461,705	\$8,122	\$31,475	\$83,772	8.58
100	CANADA LIFE ASSURANCE COMPANY	0.1621	119	550	\$5,209,027	\$169,650	\$1,215,962	\$94,791	26.60
101	CANADA LIFE INSURANCE CO OF AMERICA	0.3460	73	0	\$11,117,810	\$0	\$332,498	\$0	2.99
102	CAPITAL RESERVE LIFE INSURANCE CO	0.0202	273	12,020	\$648,773	\$0	\$718,327	\$22,120	110.72
103	CAPITOL AMERICAN LIFE INSURANCE COMPANY	0.0000	550	4	\$509	\$0	\$0	\$21	0.00
104	CAPITOL BANKERS LIFE INSURANCE COMPANY	0.0090	341	420	\$287,991	\$0	\$258,933	\$2,190	89.91
105	CAPITOL LIFE INSURANCE COMPANY	0.0000	566	0	\$0	\$0	\$75,927	\$0	0.00
106	CATHOLIC FAMILY LIFE INSURANCE	0.0005	470	135	\$15,261	\$1,616	\$81,786	\$1,894	546.50
107	CATHOLIC KNIGHTS OF AMERICA THE	0.1979	101	4,964	\$6,359,026	\$24,331	\$7,726,898	\$34,972	121.89
108	CATHOLIC ORDER OF FORESTERS	0.0015	434	1,055	\$48,919	\$56,158	\$93,237	\$7,217	305.39
109	CELTIC LIFE INSURANCE COMPANY THE	0.0000	543	3	\$733	\$0	\$0	\$75	0.00
110	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.0005	461	417	\$16,778	\$0	\$0	\$5,100	0.00
111	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0357	230	3,187	\$1,147,708	\$39,028	\$1,377,090	\$21,923	123.39
112	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0039	385	160	\$123,951	\$0	\$71,151	\$4,592	57.40
113	CENTRAL SECURITY LIFE INSURANCE CO	0.0445	213	26,806	\$1,428,702	\$360	\$5,031,324	\$46,536	352.19
114	CENTRAL STATES HEALTH & LIFE CO	0.0365	228	11,161	\$1,171,389	\$19,072	\$485,656	\$65,341	43.09
115	CENTRAL UNITED LIFE INSURANCE CO*	0.0121	316	898	\$387,767	\$0	\$429,418	\$31,154	110.74
116	CENTURY LIFE OF AMERICA	0.1744	110	5,344	\$5,605,442	\$202,974	\$2,314,927	\$174,381	44.92
117	CERTIFIED LIFE INS CO	0.0002	502	55	\$6,619	\$826	\$12,014	\$386	193.99
118	CHARTER NATIONAL LIFE INSURANCE CO*	0.0168	291	228	\$540,646	\$0	\$883,147	\$2,550	163.35
119	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	0.0204	270	7,707	\$656,216	\$0	\$214,285	\$41,965	32.65
120	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0002	506	39	\$5,498	\$632	\$12,114	\$280	231.83
121	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0028	402	818	\$91,220	\$0	\$92,014	\$2,518	100.87
122	CHRISTIAN MUTUAL LIFE INS CO	0.0002	505	11	\$5,571	\$349	\$0	\$52	6.26
123	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0004	474	127	\$14,355	\$1,726	\$135,872	\$843	988.54
124	CHUBB LIFE INS CO OF AM	0.3090	79	4,525	\$9,928,443	\$5,150	\$1,610,755	\$641,886	16.28
125	CHUBB SOVEREIGN LIFE INS CO	0.0347	231	1,048	\$1,115,206	\$0	\$1,113,720	\$190,677	99.87
126	CINCINNATI LIFE INSURANCE COMPANY THE	0.0342	232	3,790	\$1,099,736	\$0	\$428,016	\$148,412	38.92
127	CITICORP LIFE INS CO	0.0018	422	792	\$57,544	\$0	\$65,357	\$4,176	113.58
128	CITIZENS SECURITY LIFE INS CO	0.0005	460	71	\$17,312	\$0	\$1,252	\$922	7.23
129	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0085	345	1,060	\$274,684	\$35,845	\$445,663	\$19,295	175.22
130	COLONIAL LIFE & ACCIDENT INS CO	0.0296	242	4,555	\$951,368	\$0	\$334,144	\$118,319	35.12
131	COLONIAL PENN LIFE INSURANCE CO	0.0229	260	7,772	\$736,931	\$0	\$1,177,918	\$11,765	159.84
132	COLORADO BANKERS LIFE INS CO*	0.0020	417	160	\$63,655	\$0	\$46,127	\$3,251	72.46
133	COLUMBIA UNIVERSAL LIFE INS CO	0.0050	370	2,019	\$161,369	\$106	\$646,785	\$11,061	400.88
134	COLUMBIAN LIFE INSURANCE COMPANY	0.0000	539	2	\$1,088	\$0	\$0	\$195	0.00
135	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0075	354	72	\$240,219	\$17,537	\$0	\$3,420	7.30
136	COLUMBUS LIFE INSURANCE CO	0.0175	286	782	\$561,176	\$53,765	\$342,659	\$48,576	70.64
137	COMBINED INSURANCE CO OF AMERICA	0.0861	157	20,880	\$2,767,956	\$0	\$2,094,098	\$126,948	75.66
138	COMMERCIAL LIFE INSURANCE COMPANY*	0.0008	449	139	\$26,713	\$0	\$5,232	\$3,325	19.59
139	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.2805	87	1,903	\$9,015,491	\$0	\$2,102,561	\$133,118	23.32
140	COMMONWEALTH LIFE INSURANCE COMPANY	0.0561	192	7,202	\$1,802,905	\$1,365	\$1,356,350	\$186,436	75.31
141	COMMUNITY NATIONAL ASSURANCE COMPANY	0.0329	235	107	\$1,058,087	\$0	\$38,363	\$2,653	3.63
142	CONESTOGA LIFE ASSURANCE CO	0.0000	566	27	\$0	\$0	\$102,483	\$0	0.00
143	CONGRESS LIFE INSURANCE COMPANY	0.0024	411	222	\$77,884	\$0	\$48,316	\$823	62.04
144	CONNECTICUT GENERAL LIFE INS CO	3.5230	3	11,270	\$113,214,522	\$21,052,218	\$18,356,673	\$2,138,610	34.81
145	CONNECTICUT MUTUAL LIFE INS CO	0.3473	72	16,718	\$11,160,110	\$5,132,655	\$9,777,643	\$810,017	133.60
146	CONNECTICUT NATIONAL LIFE INS CO*	0.0184	281	975	\$589,882	\$0	\$536,608	\$68,886	90.97
147	CONSTITUTION LIFE INSURANCE COMPANY	0.0027	406	874	\$86,818	\$3,733	\$186,313	\$11,086	218.90
148	CONSUMERS LIFE INSURANCE COMPANY	0.0000	560	1	\$150	\$0	\$0	\$80	0.00
149	CONTINENTAL ASSURANCE COMPANY	0.0446	212	4,253	\$1,432,283	\$179,715	\$2,535,560	\$210,364	189.58
150	CONTINENTAL GENERAL INSURANCE CO	0.0524	197	1,111	\$1,683,421	\$0	\$421,553	\$53,504	25.04
151	CONTINENTAL LIFE AND ACCIDENT CO*	0.0012	438	158	\$39,903	\$23	\$44,462	\$5,276	111.48
152	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0004	480	64	\$13,327	\$0	\$496	\$316	3.72
153	CONTINENTAL LIFE INSURANCE COMPANY	0.0001	520	20	\$3,033	\$0	\$0	\$145	0.00
154	CONTINENTAL WESTERN LIFE INS CO	0.0512	199	3,903	\$1,646,491	\$89	\$1,510,043	\$253,582	91.72
155	COUNTRY INVESTORS LIFE ASSUR CO	0.0107	326	407	\$342,263	\$0	\$326,167	\$21,111	95.30
156	COUNTRY LIFE INSURANCE COMPANY	0.0602	186	8,546	\$1,935,414	\$695,109	\$1,225,957	\$259,850	99.26
157	COVA FINANCIAL SERVICES LIFE INS CO	0.7140	33	5,575	\$22,945,161	\$0	\$28,562,185	\$2,636	124.48
158	CROATIAN CATHOLIC UNION OF USA	0.0001	522	173	\$2,810	\$444	\$5,020	\$225	194.45
159	CROATIAN FRATERNAL UNION OF AMERICA	0.0029	400	814	\$93,018	\$18,021	\$87,115	\$3,838	113.03

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
160	CROWN LIFE INSURANCE COMPANY*	0.1057	143	\$3,398,240	\$682,938	\$2,699,908	\$260,992	99.55
161	CSA FRATERNAL LIFE	0.0017	424	832	\$55,745	\$7,386	\$27,118	\$4,505 61.90
162	CUNA MUTUAL INSURANCE SOCIETY	0.0182	282	1,463	\$584,685	\$35,008	\$421,175	\$11,408 78.02
163	DEGREE OF HONOR PROTECTIVE ASSOC	0.0092	338	1,007	\$296,911	\$7,883	\$322,754	\$5,755 111.36
164	DELTA LIFE AND ANNUITY COMPANY*	0.2767	88	113	\$8,890,586	\$0	\$3,892,457	\$0 43.78
165	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.0063	359	633	\$202,467	\$110	\$99,305	\$3,944 49.10
166	EMPIRE GENERAL LIFE ASSURANCE CORP	0.0078	351	136	\$251,786	\$0	\$0	\$38,716 0.00
167	EMPIRE LIFE INSURANCE CO	0.0000	566	0	\$0	\$0	\$16,254	\$0 0.00
168	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0011	445	310	\$33,748	\$1,128	\$254,343	\$1,864 757.00
169	EMPLOYERS LIFE INS CO OF WAUSAU	0.0042	378	562	\$135,023	\$14,799	\$266,431	\$6,226 208.28
170	EMPLOYERS MODERN LIFE COMPANY	0.0171	288	2,141	\$548,408	\$7,734	\$440,010	\$50,338 81.64
171	EQUITABLE LIFE & CASUALTY INS CO	0.0104	328	1,355	\$334,962	\$25	\$122,135	\$6,089 36.47
172	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.3503	71	31,219	\$11,258,734	\$5,577,082	\$31,922,854	\$98,962 333.07
173	EQUITABLE LIFE INSURANCE CO OF IOWA	0.1859	105	4,378	\$5,972,654	\$489,696	\$3,500,622	\$122,829 66.81
174	EQUITABLE OF COLORADO INC THE	0.3702	69	5,233	\$11,896,881	\$0	\$2,251,717	\$823,876 18.93
175	EQUITABLE RESERVE ASSOCIATION	0.0004	479	533	\$13,339	\$21,507	\$68,461	\$1,580 674.47
176	EQUITABLE VARIABLE LIFE INS CO	0.7915	29	18,997	\$25,436,847	\$0	\$28,543,212	\$2,953,713 112.21
177	EXECUTIVE FUND LIFE INS CO	0.0011	443	80	\$36,250	\$0	\$50,393	\$1,211 139.02
178	FAMILY BENEFIT LIFE INSURANCE CO	0.0792	169	4,127	\$2,545,687	\$88,272	\$1,687,252	\$125,392 69.75
179	FAMILY LIFE INSURANCE COMPANY*	0.0420	216	4,874	\$1,350,714	\$0	\$639,008	\$145,321 47.31
180	FAMILY SERVICE LIFE INS CO	0.0330	234	3,326	\$1,059,747	\$0	\$834,739	\$4,606 78.77
181	FARM BUREAU LIFE INS CO OF MISSOURI	0.5308	43	47,469	\$17,057,281	\$2,028,585	\$7,810,837	\$1,605,398 57.68
182	FARMERS AND TRADERS LIFE INS CO	0.0057	365	200	\$182,190	\$11,403	\$28,547	\$6,009 21.93
183	FARMERS NEW WORLD LIFE INSURANCE CO	0.6627	36	48,858	\$21,295,509	\$0	\$5,901,726	\$2,521,946 27.71
184	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0527	196	2,062	\$1,694,526	\$0	\$3,536,049	\$41,158 208.67
185	FEDERAL KEMPER LIFE ASSURANCE CO	0.1725	112	8,824	\$5,544,590	\$546	\$6,771,918	\$1,531,918 122.15
186	FEDERAL LIFE INSURANCE CO MUTUAL	0.0095	335	459	\$306,310	\$10,012	\$60,742	\$3,779 23.10
187	FEDERATED LIFE INSURANCE COMPANY	0.0939	150	2,481	\$3,016,098	\$0	\$1,465,974	\$304,612 48.60
188	FIDELITY AND GUARANTY LIFE INS CO*	0.1346	127	5,076	\$4,324,979	\$18,136	\$17,570,697	\$201,195 406.58
189	FIDELITY INVESTMENTS LIFE INS CO	0.4357	55	306	\$14,001,764	\$0	\$1,503,307	\$33 10.74
190	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.0052	369	977	\$168,623	\$48,247	\$215,191	\$27,163 156.23
191	FIDELITY SECURITY LIFE INSURANCE CO*	0.0153	299	6,105	\$492,380	\$0	\$932,435	\$38,862 189.37
192	FIDELITY STANDARD LIFE INSURANCE CO	0.0000	554	8	\$308	\$0	\$13,665	\$0 4436.69
193	FINANCIAL ASSURANCE INCORPORATED	0.0000	555	3	\$294	\$0	\$0	\$49 0.00
194	FINANCIAL BENEFIT LIFE INSURANCE CO	0.0621	182	169	\$1,996,956	\$0	\$2,390,211	\$0 119.69
195	FINANCIAL SECURITY LIFE INS CO	0.0014	436	239	\$46,462	\$1,891	\$29,160	\$2,780 66.83
196	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.0371	227	1,844	\$1,191,871	\$444,576	\$1,384,785	\$38,427 153.49
197	FIRST CATHOLIC SLOVAK UNION OF USA & CN	0.0000	545	101	\$674	\$0	\$9,339	\$171 1385.61
198	FIRST COLONY LIFE INSURANCE COMPANY	0.5200	44	14,935	\$16,712,001	\$0	\$13,607,307	\$2,706,588 81.42
199	FIRST DELAWARE LIFE INS CO	0.0016	429	200	\$50,932	\$0	\$43,316	\$16,983 85.05
200	FIRST INTERNATIONAL LIFE INS CO*	0.0003	493	38	\$8,044	\$0	\$178	\$1,052 2.21
201	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0206	269	502	\$660,466	\$837	\$143,796	\$17,229 21.90
202	FIRST NATIONAL LIFE INS CO OF AMERICA	0.0139	305	1,549	\$446,457	\$0	\$154,530	\$28,257 34.61
203	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.0617	184	1,160	\$1,982,641	\$0	\$1,857,753	\$106,426 93.70
204	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0009	447	100	\$28,358	\$0	\$10,705	\$444 37.75
205	FIRST TRANSAMERICA LIFE INSURANCE CO	0.0002	495	6	\$7,895	\$0	\$0	\$2,306 0.00
206	FIRST VARIABLE LIFE INSURANCE CO	0.0054	367	579	\$173,799	\$0	\$2,469,542	\$0 1420.92
207	FLORISTS LIFE INSURANCE COMPANY	0.0146	300	51	\$470,226	\$0	\$97,714	\$319 20.78
208	FORD LIFE INSURANCE COMPANY	0.1640	116	3,657	\$5,271,741	\$0	\$1,039,721	\$1,591 19.72
209	FOREMOST LIFE INSURANCE COMPANY	0.0000	566	3	\$0	\$0	\$0	\$5 0.00
210	FORETHOUGHT LIFE INSURANCE COMPANY	0.0086	344	2,704	\$276,836	\$0	\$944,569	\$10,355 341.20
211	FORT DEARBORN LIFE INS CO	0.0021	415	469	\$67,450	\$0	\$65,966	\$2,874 97.80
212	FORTIS BENEFITS INSURANCE COMPANY	0.1493	121	2,278	\$4,797,698	\$15,737	\$1,096,926	\$162,123 23.19
213	FRANKLIN LIFE INS CO	0.6553	37	44,731	\$21,059,430	\$3,886,241	\$13,543,020	\$1,352,715 82.76
214	GARDEN STATE LIFE INSURANCE COMPANY*	0.0108	325	648	\$345,883	\$0	\$500	\$78,476 0.14
215	GENERAL AMERICAN LIFE INSURANCE CO	4.2151	2	86,243	\$135,454,420	\$15,717,601	\$45,220,298	\$5,909,785 44.99
216	GENERAL ELECTRIC CAPITAL ASSUR CO	0.1300	129	915	\$4,177,753	\$0	\$5,883,840	\$5,674 140.84
217	GENERAL FIDELITY LIFE INSURANCE CO	0.0040	381	1,536	\$127,825	\$0	\$88,643	\$7,865 69.35
218	GENERAL LIFE INSURANCE COMPANY	0.0001	519	22	\$3,268	\$24	\$11,471	\$302 351.74
219	GEORGIA INTERNATIONAL LIFE INS CO	0.0003	485	78	\$10,759	\$959	\$61,107	\$870 576.88
220	GERBER LIFE INSURANCE COMPANY	0.0328	237	18,063	\$1,052,492	\$0	\$252,127	\$153,111 23.96
221	GERMANTOWN LIFE INSURANCE COMPANY	0.0000	557	2	\$244	\$0	\$0	\$10 0.00
222	GLOBE LIFE AND ACCIDENT INS CO	0.1773	107	108,243	\$5,698,386	\$6,981	\$1,985,204	\$745,121 34.96
223	GOLDEN AMERICAN LIFE INS CO	0.0019	420	0	\$62,571	\$0	\$63,042	\$0 100.75
224	GOLDEN RULE INSURANCE COMPANY	0.1459	124	3,711	\$4,688,421	\$11,671	\$342,860	\$226,227 7.56
225	GOLDEN STATE MUTUAL LIFE INS CO	0.0001	517	57	\$3,695	\$0	\$0	\$144 0.00
226	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.0084	348	933	\$268,867	\$80,564	\$247,488	\$23,451 122.01
227	GRANGE LIFE INSURANCE COMPANY	0.0002	510	20	\$4,930	\$0	\$0	\$1,630 0.00
228	GREAT AMERICAN LIFE INSURANCE CO	0.1263	131	1,815	\$4,059,793	\$0	\$2,695,632	\$1,017 66.40
229	GREAT AMERICAN RESERVE INS CO	0.0281	245	2,702	\$904,235	\$47,497	\$2,028,196	\$104,603 229.55
230	GREAT NORTHERN INSURED ANNUITY CORP	0.0435	215	100	\$1,397,231	\$0	\$0	\$0 0.00
231	GREAT SOUTHERN LIFE INSURANCE CO	0.0492	201	3,302	\$1,580,493	\$715	\$738,921	\$198,095 46.80
232	GREAT WEST LIFE & ANNUITY INS CO*	0.0655	180	1,194	\$2,106,328	\$512,510	\$2,088,177	\$135,382 123.47
233	GREAT WEST LIFE ASSURANCE COMPANY*	0.0490	202	2,944	\$1,573,774	\$0	\$1,425,768	\$180,874 90.60
234	GREATER BENEFICIAL UNION OF PITTSBURGH	0.0217	266	500	\$696,196	\$4,317	\$681,580	\$2,068 98.52
235	GRINNELL LIFE INSURANCE COMPANY	0.0043	376	105	\$138,492	\$2,794	\$7,744	\$5,189 7.61
236	GUARANTEE LIFE INSURANCE COMPANY	0.0125	311	2,788	\$403,303	\$182,307	\$500,648	\$33,108 169.34
237	GUARANTEE PROTECTIVE LIFE COMPANY	0.0005	465	158	\$15,882	\$0	\$19,062	\$562 120.02
238	GUARANTEE RESERVE LIFE INSURANCE CO	0.0676	179	8,858	\$2,171,131	\$0	\$676,068	\$32,887 31.14

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO	
239	GUARANTEE TRUST LIFE INSURANCE CO*	0.0252	255	\$809,458	\$0	\$851,747	\$112,012	105.22	
240	GUARANTY INCOME LIFE INSURANCE CO	0.0066	358	\$211,465	\$2,229	\$704,081	\$15,830	334.01	
241	GUARANTY NATIONAL LIFE INSURANCE CO	0.0001	524	\$2,607	\$0	\$466	\$78	17.87	
242	GUARDIAN INSURANCE & ANNUITY CO INC	0.1144	138	\$3,677,552	\$0	\$2,675,524	\$39,804	72.75	
243	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.2849	84	\$9,155,755	\$2,556,928	\$7,459,333	\$630,889	109.40	
244	HARTFORD LIFE AND ACCIDENT INS CO*	0.1147	137	\$3,685,001	\$0	\$230,314	\$154,112	6.25	
245	HARTFORD LIFE INSURANCE CO	4.3226	1	\$138,911,682	\$14,415,083	\$68,953,104	\$1,924,849	60.02	
246	HARVEST LIFE INSURANCE COMPANY THE	0.0546	194	\$1,754,047	\$0	\$1,953,584	\$30,952	111.38	
247	HAWKEYE NATIONAL LIFE INS CO	0.0096	333	\$310,095	\$0	\$288,190	\$35,585	92.94	
248	HERITAGE LIFE INSURANCE COMPANY	0.0019	418	\$62,616	\$0	\$46,664	\$4,368	74.52	
249	HOME OWNERS LIFE INSURANCE COMPANY	0.0000	562	\$114	\$0	\$3,050	\$13,908	267.44	
250	HOMESTEADERS LIFE COMPANY	0.0162	294	\$520,343	\$47	\$722,842	\$11,156	138.93	
251	HORACE MANN LIFE INSURANCE COMPANY	0.0529	195	\$1,699,275	\$25,753	\$1,241,095	\$67,720	74.55	
252	HUMANA INSURANCE COMPANY	0.0000	566	\$0	\$0	\$0	\$1	0.00	
253	IDEALIFE INSURANCE COMPANY	0.0059	362	\$189,496	\$0	\$157,880	\$17,205	83.32	
254	IDS LIFE INSURANCE COMPANY	1.6981	15	\$54,568,498	\$0	\$27,445,508	\$773,644	50.30	
255	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0411	218	\$1,320,804	\$37,769	\$568,882	\$111,644	45.93	
256	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.0000	566	\$0	\$0	\$0	\$693	0.00	
257	INDEPENDENT ORDER OF FORESTERS THE	0.0991	146	\$3,184,828	\$305,234	\$2,697,901	\$216,406	94.30	
258	INDIANAPOLIS LIFE INSURANCE CO	0.0794	167	\$2,553,063	\$512,128	\$1,885,221	\$184,628	93.90	
259	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0169	290	\$543,300	\$0	\$889,493	\$38,005	163.72	
260	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0002	503	\$6,388	\$0	\$6,430	\$316	100.66	
261	INTEGON LIFE INS CORP	0.0118	318	\$379,297	\$8,269	\$773,110	\$49,199	206.01	
262	INTEGRITY LIFE INS CO	0.0915	152	\$2,930,901	\$0	\$6,052,190	\$30,652	205.86	
263	INTEGRITY NATIONAL LIFE INS CO	0.0007	454	\$23,459	\$0	\$580	\$0	2.47	
264	INTER STATE ASSURANCE COMPANY	0.0697	178	\$2,240,729	\$0	\$892,443	\$81,695	39.83	
265	INTERCONTINENTAL LIFE INSURANCE CO	0.0006	457	\$18,690	\$0	\$19,282	\$1,824	103.17	
266	INTRAMERICA LIFE INSURANCE COMPANY	0.0001	511	\$4,621	\$0	\$3,534	\$57	76.48	
267	INVESTORS GUARANTY LIFE INS CO	0.0062	360	\$198,316	\$0	\$184,903	\$11,886	92.77	
268	INVESTORS HERITAGE LIFE INSURANCE CO	0.0011	444	\$35,687	\$213	\$87,076	\$796	244.60	
269	INVESTORS INSURANCE CORPORATION	0.0802	165	\$2,576,345	\$433	\$1,151,137	\$610	44.70	
270	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0340	233	\$1,093,317	\$2,400	\$1,745,003	\$129,660	159.83	
271	INVESTORS LIFE INSURANCE CO OF INDIANA	0.0005	466	\$15,840	\$0	\$0	\$2,545	0.00	
272	INVESTORS LIFE INSURANCE CO OF NEBRASK*	0.0419	217	\$1,344,831	\$1,507	\$310,352	\$334,269	23.19	
273	ITT HARTFORD LIFE AND ANNUITY INS CO	3.0861	5	\$99,173,745	\$873	\$8,244,938	\$188,168	8.31	
274	J C PENNEY LIFE INSURANCE COMPANY	0.0500	200	\$1,606,995	\$0	\$843,214	\$69,184	52.47	
275	JACKSON NATIONAL LIFE INS CO	2.3846	9	\$6,617	\$76,630,227	\$65,060,114	\$4,891,382	84.90	
276	JEFFERSON PILOT LIFE INS CO	0.1246	132	\$7,803	\$4,003,452	\$85,882	\$2,681,040	\$495,669	69.11
277	JOHN ALDEN LIFE INSURANCE CO	0.4797	51	\$15,413,949	\$0	\$3,211,026	\$91,642	20.83	
278	JOHN HANCOCK LIFE INS CO OF AMERICA	0.0002	509	\$5,000	\$0	\$254,668	\$10,458	5093.36	
279	JOHN HANCOCK MUTUAL LIFE INS CO	0.3731	68	\$11,990,426	\$4,249,300	\$12,228,195	\$773,148	137.42	
280	JOHN HANCOCK VARIABLE LIFE INS CO	0.3913	62	\$12,575,201	\$145,084	\$2,878,907	\$726,542	24.05	
281	KANAWHA INSURANCE COMPANY	0.0000	552	\$397	\$19	\$0	\$154	4.79	
282	KANSAS CITY LIFE INSURANCE CO	0.6002	41	\$10,287,638	\$254,473	\$19,014,357	\$1,043,965	99.90	
283	KEMPER INVESTORS LIFE INS CO	0.0751	173	\$2,412,154	\$0	\$25,763,737	\$49,313	1068.08	
284	KENTUCKY HOME MUTUAL LIFE INS CO	0.0036	391	\$116,701	\$165	\$10,250	\$12,934	8.92	
285	KEYPORT LIFE INSURANCE COMPANY	0.3912	63	\$12,571,424	\$0	\$11,119,722	\$30,896	88.45	
286	KNIGHTS OF COLUMBUS	0.4722	52	\$15,174,656	\$5,163,355	\$6,951,053	\$871,992	79.83	
287	LAFAYETTE LIFE INSURANCE CO THE	0.0522	198	\$1,676,110	\$324,287	\$816,964	\$159,956	68.09	
288	LAMAR LIFE INSURANCE COMPANY	0.0123	315	\$396,293	\$199	\$114,333	\$26,341	28.90	
289	LEWER LIFE INSURANCE COMPANY	0.0003	489	\$9,624	\$0	\$42,003	\$5	436.44	
290	LIBERTY LIFE ASSUR CO OF BOSTON	0.0270	247	\$868,664	\$210,661	\$4,268,914	\$121,002	515.69	
291	LIBERTY LIFE INSURANCE COMPANY*	0.0813	164	\$2,613,000	\$2,842	\$1,626,342	\$329,181	62.35	
292	LIBERTY NATIONAL LIFE INSURANCE CO	0.0173	287	\$555,928	\$195	\$236,285	\$67,926	42.54	
293	LIFE & HEALTH INS CO OF AMERICA*	0.0037	388	\$119,990	\$0	\$17,961	\$3,691	14.97	
294	LIFE INS CO OF THE SOUTHWEST	0.0160	297	\$513,222	\$0	\$1,555,279	\$11,771	303.04	
295	LIFE INSURANCE CO OF GEORGIA	0.0027	404	\$87,824	\$40	\$147,044	\$6,410	167.48	
296	LIFE INSURANCE CO OF NORTH AMERICA	0.0017	423	\$56,030	\$0	\$2,602,829	\$9,963	4645.42	
297	LIFE INSURANCE COMPANY OF ILLINOIS	0.0000	548	\$607	\$0	\$0	\$36	0.00	
298	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.3751	67	\$12,054,088	\$0	\$8,036,411	\$326,512	66.67	
299	LIFE INVESTORS INS CO OF AMERICA	0.1095	141	\$3,519,245	\$62,969	\$3,816,513	\$261,596	110.24	
300	LIFE OF MARYLAND INC	0.0003	488	\$9,829	\$0	\$0	\$1,204	0.00	
301	LIFEUSA INSURANCE COMPANY	0.6237	39	\$5,652	\$20,042,405	\$0	\$5,029,732	\$135,767	25.10
302	LINCOLN AMERICAN LIFE INSURANCE CO	0.0008	448	\$221	\$27,310	\$1,207	\$20,859	\$4,017	80.80
303	LINCOLN BENEFIT LIFE COMPANY	1.0156	22	\$31,368	\$32,637,557	\$6,548	\$20,125,896	\$818,032	61.68
304	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0931	151	\$17,742	\$2,992,212	\$59,513	\$1,746,999	\$79,699	60.37
305	LINCOLN LIBERTY LIFE INSURANCE CO*	0.0017	426	\$53,332	\$0	\$406,704	\$8,535	762.59	
306	LINCOLN LIFE AND CASUALTY COMPANY*	0.0016	428	\$52,160	\$601	\$146,262	\$2,142	281.56	
307	LINCOLN MEMORIAL LIFE INSURANCE CO	0.2845	85	\$1,144,104	\$722,507	\$3,494,795	\$43,214	46.12	
308	LINCOLN MUTUAL LIFE INSURANCE CO	0.0270	248	\$4,538	\$867,471	\$145,992	\$562,590	\$87,358	81.68
309	LINCOLN NATIONAL LIFE INSURANCE CO*	2.2686	10	\$36,477	\$72,904,450	\$343,790	\$71,073,502	\$700,196	97.96
310	LONDON PACIFIC LIFE & ANNUITY COMPANY	0.0188	278	\$231	\$605,071	\$4,572	\$508,607	\$6,447	84.81
311	LONE STAR LIFE INSURANCE COMPANY*	0.0036	390	\$667	\$117,268	\$0	\$88,710	\$10,048	75.65
312	LOYAL AMERICAN LIFE INSURANCE CO	0.0211	267	\$2,630	\$678,669	\$2,129	\$378,468	\$40,785	56.08
313	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0005	463	\$187	\$16,546	\$1,805	\$42,955	\$1,027	270.52
314	LOYALTY LIFE INSURANCE COMPANY	0.0270	249	1,219	\$866,642	\$20,809	\$1,662,593	\$73,845	194.24
315	LUTHERAN BROTHERHOOD	0.6684	35	\$17,835	\$21,479,615	\$1,884,508	\$12,893,925	\$648,958	68.80
316	LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	0.0698	177	1,512	\$2,243,590	\$81	\$2,348,065	\$35,267	104.66
317	MADISON NATIONAL LIFE INSURANCE CO INC	0.0034	395	336	\$108,808	\$391	\$38,977	\$6,811	36.18

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
318	MANHATTAN LIFE INSURANCE COMPANY	0.0217	264	\$696,646	\$81,251	\$1,914,447	\$66,174	286.47
319	MANHATTAN NATIONAL LIFE INS CO	0.0373	226	1,288	\$1,199,923	\$22	\$251,124	61.11
320	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.1030	144	2,084	\$3,310,530	\$0	\$236,988	110.15
321	MANUFACTURERS LIFE INS CO OF AMERICA, TH	0.0569	190	145	\$1,827,891	\$0	\$16,413	47.696
322	MANUFACTURERS LIFE INSURANCE CO	0.3447	74	1,491	\$11,077,799	\$1,889,849	\$8,543,437	\$676,792
323	MASSACHUSETTS GENERAL LIFE INS CO	0.1132	139	5,047	\$3,637,984	\$28,191	\$1,694,667	\$288,865
324	MASSACHUSETTS MUTUAL LIFE INS CO	1.9372	14	28,786	\$62,251,976	\$9,659,364	\$22,156,383	\$1,932,432
325	MBL LIFE ASSURANCE CORPORATION	0.0467	208	5,697	\$1,500,801	\$0	\$5,284,258	\$172,500
326	MEDICAL LIFE INSURANCE COMPANY	0.0003	491	8	\$8,739	\$0	\$50,000	\$155
327	MEDICAL SAVINGS INSURANCE COMPANY	0.0189	277	0	\$608,134	\$0	\$1,148,220	\$0
328	MEDICO LIFE INSURANCE COMPANY	0.0025	409	524	\$81,311	\$347	\$38,555	47.84
329	MEGA LIFE AND HEALTH INS CO THE	0.0040	382	1,095	\$127,293	\$8,087	\$153,406	\$104,819
330	MEMBERS LIFE INSURANCE COMPANY	0.0004	478	86	\$13,491	\$0	\$5,835	\$1,289
331	MEMORIAL INSURANCE COMPANY OF AMERICA	0.0000	548	15	\$607	\$0	\$0	\$18
332	MERIT LIFE INSURANCE CO	0.0186	280	2,387	\$598,160	\$81	\$31,991	\$26,397
333	MERRILL LYNCH LIFE INS CO	0.1638	117	1,907	\$5,264,370	\$0	\$10,839,907	\$148,924
334	METROPOLITAN INS AND ANNUITY CO	0.1709	114	13,006	\$5,493,268	\$0	\$6,750,655	\$989,781
335	METROPOLITAN LIFE INSURANCE COMPANY	2.4853	8	366,443	\$79,867,774	\$34,395,650	\$85,885,993	\$5,264,899
336	METROPOLITAN TOWER LIFE INSURANCE CO	0.0181	283	1,187	\$581,759	\$0	\$265,361	\$105,075
337	MID AMERICAN CENTURY LIFE INSURANCE CO	0.0045	374	6	\$145,161	\$707	\$349,539	\$115
338	MID CONTINENT LIFE INSURANCE CO	0.0852	159	5,690	\$2,738,098	\$91,894	\$1,725,949	\$423,855
339	MID SOUTH INSURANCE COMPANY	0.0001	525	12	\$2,345	\$0	\$170,983	\$11
340	MIDLAND LIFE INSURANCE COMPAN, THE*	0.0400	220	1,723	\$1,286,878	\$12,593	\$1,084,101	\$373,199
341	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0830	161	5,603	\$2,666,083	\$21,414	\$3,083,885	\$325,410
342	MIDWEST NATIONAL LIFE INS CO OF TN	0.0093	337	605	\$148,140	\$315	\$41,220	\$19,285
343	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0025	410	336	\$80,871	\$6,293	\$274,184	\$10,947
344	MINISTERS LIFE INSURANCE CO THE*	0.0037	389	0	\$119,802	\$0	\$0	\$50
345	MINNESOTA MUTUAL LIFE INSURANCE CO	0.3409	75	4,452	\$10,953,496	\$1,128,412	\$4,753,351	\$453,656
346	MISSION LIFE INSURANCE COMPANY	0.0058	364	697	\$186,596	\$1,262	\$98,743	\$2,682
347	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0001	518	5	\$3,453	\$0	\$25,039	\$35
348	MML BAY STATE LIFE INS CO	0.0904	155	1,155	\$2,904,559	\$0	\$74,072	\$192,719
349	MODERN AMERICAN LIFE INSURANCE COMPANY	0.0700	170	19,702	\$2,539,550	\$242,581	\$7,670,486	\$366,507
350	MODERN WOODMEN OF AMERICA	0.3078	80	30,197	\$9,890,832	\$960,968	\$4,600,345	\$575,418
351	MONITOR LIFE INSURANCE CO OF NY	0.0005	468	291	\$15,434	\$1,174	\$32,957	\$1,985
352	MONTGOMERY WARD LIFE INSURANCE CO	0.0103	329	2,418	\$330,951	\$0	\$319,303	\$20,395
353	MONUMENTAL LIFE INSURANCE COMPANY*	0.3884	64	49,937	\$12,482,845	\$7,294	\$11,863,281	\$396,691
354	MONY LIFE INS CO OF AMERICA	0.1204	134	1,408	\$3,870,185	\$0	\$1,854,492	\$58,191
355	MOUNTAIN LIFE INSURANCE COMPANY	0.0031	399	114	\$98,494	\$0	\$0	\$17,935
356	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0004	482	41	\$11,618	\$0	\$8,529	\$881
357	MUTUAL LIFE INSURANCE CO OF NY*	0.2570	90	15,805	\$8,259,515	\$2,894,469	\$7,207,140	\$702,528
358	MUTUAL OF AMERICA LIFE INSURANCE CO	0.0794	168	24	\$2,552,313	\$4,274	\$6,061,289	\$361
359	MUTUAL SERVICE LIFE INSURANCE CO*	0.0004	473	73	\$14,439	\$2,597	\$20,827	\$2,694
360	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0608	185	1,392	\$1,953,284	\$366,827	\$793,717	\$84,324
361	NACOLAH LIFE INS CO	0.0202	272	1,595	\$650,218	\$0	\$409,379	\$116,648
362	NATIONAL BENEFIT LIFE INSURANCE CO	0.0142	303	8,194	\$456,542	\$0	\$206,103	\$93,266
363	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.0004	483	154	\$11,502	\$15,565	\$13,007	\$243
364	NATIONAL FARMERS UNION LIFE INS CO	0.0005	464	121	\$16,358	\$1,033	\$17,277	\$2,316
365	NATIONAL FIDELITY LIFE INSURANCE CO	0.0317	239	5,118	\$1,018,892	\$92,460	\$2,419,984	\$54,846
366	NATIONAL FOUNDATION LIFE INS CO	0.0012	439	304	\$39,522	\$207	\$43,704	\$4,328
367	NATIONAL FRATERNAL SOCIETY/DEAF	0.0000	542	81	\$798	\$0	\$2,036	\$96
368	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0000	541	0	\$919	\$0	\$0	0.00
369	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0117	319	632	\$377,001	\$27,030	\$377,210	\$23,716
370	NATIONAL HEALTH INS CO	0.0007	456	8	\$21,557	\$0	\$0	0.00
371	NATIONAL LIFE INSURANCE COMPANY	0.2057	98	5,468	\$6,611,194	\$3,257,740	\$4,540,184	\$392,467
372	NATIONAL SLOVAK SOCIETY OF THE USA	0.0000	561	48	\$131	\$72	\$47,478	\$79
373	NATIONAL STATES INSURANCE COMPANY	0.0020	416	175	\$64,272	\$0	\$28,371	\$679
374	NATIONAL TRAVELERS LIFE COMPANY	0.0795	166	7,561	\$2,556,074	\$86,947	\$1,479,452	\$282,991
375	NATIONAL WESTERN LIFE INSURANCE CO	0.2850	83	7,183	\$9,157,966	\$12,865	\$2,200,414	\$94,739
376	NATIONWIDE LIFE AND ANNUITY INS CO	0.0003	484	3	\$11,023	\$0	\$9,357	\$0
377	NATIONWIDE LIFE INSURANCE COMPANY	2.2138	11	12,943	\$71,140,635	\$51,516	\$13,035,415	\$64,657
378	NETWORK AMERICA LIFE INSURANCE COMPANY	0.0034	397	175	\$108,203	\$0	\$35,500	\$1,083
379	NEW AMERICAN LIFE INSURANCE COMPANY	0.2034	99	13,819	\$6,536,596	\$65,957	\$5,452,161	\$495,583
380	NEW ENGLAND MUTUAL LIFE INS CO	0.4891	49	17,213	\$15,716,838	\$3,585,519	\$9,921,424	\$975,373
381	NEW ENGLAND VARIABLE LIFE INSURANCE CO	0.1758	109	1,938	\$5,648,580	\$0	\$474,980	\$340,442
382	NEW ERA LIFE INS CO OF THE MIDWEST*	0.0005	472	285	\$14,840	\$0	\$38,733	\$1,537
383	NEW YORK LIFE INS & ANNUITY CORPORATION	1.9400	13	19,086	\$62,342,171	\$0	\$19,482,569	\$1,053,988
384	NEW YORK LIFE INSURANCE COMPANY	1.3823	17	90,996	\$44,420,624	\$18,512,357	\$35,081,732	\$3,690,375
385	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.1322	128	3,989	\$4,247,959	\$0	\$964,422	\$794,239
386	NORTH AMERICAN INSURANCE COMPANY	0.0000	546	2	\$665	\$0	\$0	\$7
387	NORTH AMERICAN LIFE ASSURANCE CO	0.0034	396	51	\$108,211	\$33,447	\$83,980	\$4,485
388	NORTH AMERICAN SECURITY LIFE INS CO	1.3237	19	3,923	\$42,538,190	\$0	\$13,256,881	\$31,16
389	NORTH CAROLINA MUTUAL LIFE INS CO	0.0002	507	111	\$5,172	\$624	\$338	\$311
390	NORTH WEST LIFE ASSUR CO OF CANADA	0.0001	513	10	\$4,470	\$0	\$1,227	\$380
391	NORTHBROOK LIFE INSURANCE COMPANY	0.0005	462	790	\$16,743	\$0	\$37,778	\$2,749
392	NORTHERN LIFE INSURANCE COMPANY	0.1736	111	3,332	\$5,579,104	\$8,044	\$957,587	\$77,139
393	NORTHWESTERN MUTUAL LIFE INS CO	2.9034	6	92,717	\$90,090,239	\$38,401,775	\$36,545,990	\$7,697,118
394	NORTHWESTERN NATIONAL LIFE INS CO	0.1880	104	8,687	\$6,041,115	\$241,591	\$3,653,866	\$426,308
395	OAKRE LIFE INSURANCE COMPANY	0.0003	487	4,338	\$10,000	\$0	\$60,000	\$0
396	OCCIDENTAL LIFE INS CO OF NC	0.0089	343	657	\$285,914	\$4,975	\$193,120	\$27,850

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
397	OHIO LIFE INSURANCE COMPANY	0.0105	327	827	\$336,176	\$0	\$200,989	\$55,365	59.76
398	OHIO NATIONAL LIFE ASSURANCE CORP	0.0752	172	2,577	\$2,415,510	\$0	\$812,435	\$381,490	33.63
399	OHIO NATIONAL LIFE INS CO THE	0.1623	118	6,483	\$5,217,083	\$893,617	\$3,939,106	\$89,165	92.63
400	OHIO STATE LIFE INSURANCE CO, THE	0.0711	176	4,880	\$2,284,900	\$6,357	\$1,373,728	\$280,605	60.40
401	OLD AMERICAN INSURANCE COMPANY	0.2590	89	35,289	\$8,322,198	\$0	\$5,268,655	\$134,333	63.31
402	OLD LINE LIFE INS CO OF AMERICA'	0.0847	160	6,509	\$2,721,642	\$1,764	\$1,895,663	\$579,026	69.72
403	OLD RELIANCE INSURANCE COMPANY	0.0001	516	53	\$3,816	\$112	\$8,159	\$388	216.75
404	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0217	265	3,670	\$896,394	\$0	\$220,462	\$186,812	31.66
405	OLD UNITED LIFE INSURANCE COMPANY	0.0254	254	6,568	\$816,398	\$0	\$211,643	\$56,925	25.92
406	OLD WESTERN LIFE INS CO	0.0204	271	20,938	\$655,117	\$0	\$1,101,646	\$104,586	168.16
407	OXFORD LIFE INSURANCE COMPANY	0.0000	566	69	\$0	\$0	\$52,708	\$767	0.00
408	OZARK NATIONAL LIFE INSURANCE CO	0.5147	46	48,630	\$16,539,051	\$164,337	\$6,746,619	\$1,536,177	41.79
409	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0321	238	2,067	\$1,030,330	\$0	\$3,833,446	\$191,522	372.06
410	PACIFIC GUARDIAN LIFE INS CO LTD	0.0002	499	11	\$7,069	\$447	\$0	\$7,323	6.32
411	PACIFIC MUTUAL LIFE INSURANCE CO	1.6679	16	4,284	\$53,597,786	\$124,016	\$8,114,527	\$1,392,670	15.37
412	PAINEWEEBER LIFE INSURANCE CO	0.0005	471	22	\$15,000	\$0	\$15,402	\$0	102.68
413	PAN AMERICAN ASSURANCE CO	0.0228	261	1,042	\$733,477	\$0	\$1,474,835	\$113,425	201.07
414	PAN AMERICAN LIFE INSURANCE COMPANY	0.0080	350	906	\$257,771	\$86,949	\$375,995	\$14,481	179.60
415	PARAGON LIFE INSURANCE COMPANY	0.0119	317	731	\$383,755	\$0	\$96,306	\$47,546	25.10
416	PAUL REVERE LIFE INSURANCE CO	0.2818	86	3,858	\$9,056,600	\$0	\$187,468	\$8,208	2.07
417	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.3776	66	1,440	\$12,134,135	\$0	\$235,378	\$70,543	1.94
418	PEKIN LIFE INSURANCE COMPANY	0.0085	346	311	\$274,389	\$455	\$36,985	\$14,499	13.64
419	PENINSULAR LIFE INSURANCE COMPANY	0.0001	528	16	\$2,132	\$0	\$8,084	\$161	379.17
420	PENN INSURANCE & ANNUITY CO THE	0.0160	295	383	\$514,623	\$0	\$221,652	\$46,843	62.50
421	PENN MUTUAL LIFE INSURANCE CO THE	0.1169	136	8,970	\$3,757,694	\$772,796	\$3,707,522	\$428,783	119.23
422	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0257	252	2,832	\$826,160	\$0	\$482,309	\$60,084	58.38
423	PENSION LIFE INS CO OF AMERICA'	0.0000	564	1	\$66	\$0	\$0	\$5,660	0.00
424	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0007	455	338	\$22,225	\$307	\$34,477	\$2,129	156.51
425	PFL LIFE INSURANCE COMPANY	0.3698	70	26,565	\$11,884,071	\$93,801	\$21,928,185	\$169,906	185.31
426	PHARMACISTS LIFE INSURANCE COMPANY	0.0044	375	231	\$142,866	\$136	\$0	\$23,525	0.10
427	PHF LIFE INSURANCE COMPANY	0.0000	563	3	\$109	\$0	\$99,603	\$26	91378.90
428	PHILADELPHIA AMERICAN LIFE INS CO	0.0000	538	4	\$1,092	\$0	\$0	\$25	0.00
429	PHILADELPHIA LIFE INS CO	0.1760	108	5,504	\$5,654,829	\$7,894	\$2,694,541	\$396,583	47.79
430	PHILADELPHIA UNITED LIFE INS CO	0.0000	566	23	\$0	\$0	\$0	\$23	0.00
431	PHOENIX AMERICAN LIFE INS CO	0.0000	566	21	\$0	\$0	\$71,618	\$0	0.00
432	PHOENIX HOME LIFE MUTUAL INS CO	0.8862	25	19,042	\$28,479,358	\$7,381,046	\$18,501,580	\$2,270,846	90.88
433	PHYSICIANS LIFE INSURANCE COMPANY	0.0910	154	15,532	\$2,924,200	\$0	\$1,000,138	\$59,865	34.20
434	PIERCE NATIONAL LIFE INSURANCE CO	0.1072	142	17,709	\$3,444,911	\$9,811	\$1,959,863	\$42,829	57.18
435	PIONEER AMERICAN INSURANCE COMPANY	0.0019	419	151	\$62,593	\$0	\$6,997	\$9,222	11.18
436	PIONEER LIFE INSURANCE COMPANY	0.0437	214	3,498	\$1,404,576	\$0	\$826,447	\$37,505	58.84
437	PIONEER MUTUAL LIFE INS CO	0.0192	276	420	\$618,277	\$3,928	\$249,985	\$21,670	41.07
438	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0003	492	24	\$8,480	\$0	\$3,332	\$1,063	39.29
439	POLISH NATNL ALLIANCE OF THE US OF N. A.	0.0028	403	1,954	\$90,454	\$30,983	\$139,497	\$6,157	188.47
440	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.0006	458	1,075	\$18,045	\$10,224	\$28,393	\$2,004	214.00
441	POLISH WOMENS ALLIANCE OF AMERICA	0.0001	521	118	\$2,908	\$653	\$7,571	\$140	286.24
442	PREFERRED LIFE INS CO OF NEW YORK	0.0000	566	0	\$0	\$0	\$845,815	\$0	0.00
443	PREFERRED RISK LIFE INSURANCE CO	0.0620	183	3,917	\$1,991,702	\$3,191	\$790,824	\$177,879	39.87
444	PRESIDENTIAL LIFE INSURANCE CO	0.0016	431	162	\$50,262	\$0	\$401,801	\$1,641	799.41
445	PRIMERICA LIFE INSURANCE COMPANY	0.5588	42	35,919	\$17,957,721	\$0	\$6,825,307	\$5,116,217	38.01
446	PRINCIPAL MUTUAL LIFE INS CO	0.8723	27	17,703	\$28,030,453	\$3,766,827	\$6,413,878	\$227,473	36.32
447	PROFESSIONAL INS CORPORATION	0.0002	497	44	\$7,481	\$0	\$2,805	\$926	37.46
448	PROTECTIVE LIFE INSURANCE COMPANY	0.3404	76	12,082	\$10,939,015	\$48,598	\$2,651,392	\$412,906	24.68
449	PROVIDENT INDEMNITY LIFE INS CO	0.0018	421	138	\$58,996	\$0	\$52,732	\$1,789	89.38
450	PROVIDENT LIFE AND ACCIDENT INS CO	0.4005	58	4,829	\$12,870,815	\$0	\$2,772,852	\$417,715	21.54
451	PROVIDENT LIFE AND CASUALTY INS CO	0.0000	533	6	\$1,403	\$0	\$0	\$26	0.00
452	PROVIDENT MUTUAL LIFE INS CO OF PHIL'	0.0950	147	4,583	\$3,052,584	\$492,087	\$2,647,853	\$215,307	102.86
453	PROVIDENT NATIONAL INSURANCE CO	0.0000	566	13	\$0	\$0	\$10,334	\$0	0.00
454	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0000	540	7	\$997	\$0	\$0	\$13	0.00
455	PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	0.0484	203	169	\$1,555,514	\$48	\$528,866	\$1,578	34.00
456	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.7377	32	7,894	\$23,705,192	\$4,283	\$12,459,846	\$35,502	52.52
457	PRUCO LIFE INSURANCE COMPANY	0.3197	78	14,408	\$10,274,745	\$0	\$12,324,610	\$850,934	119.95
458	PRUDENTIAL INSURANCE CO OF AMERICA THE	3.4046	4	368,082	\$109,408,856	\$42,742,757	\$63,610,886	\$5,957,519	97.21
459	PYRAMID LIFE INSURANCE COMPANY	0.0195	274	5,109	\$626,911	\$3,730	\$495,462	\$45,252	79.63
460	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0387	221	4,183	\$1,245,154	\$3,666	\$950,912	\$78,224	76.66
461	RELIABLE LIFE INSURANCE COMPANY'	0.4946	48	240,129	\$15,893,230	\$60	\$9,778,418	\$789,703	61.53
462	RELIANCE STANDARD LIFE INSURANCE CO'	0.0084	347	4,432	\$269,516	\$2,224	\$643,704	\$10,285	239.66
463	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0017	425	296	\$53,474	\$0	\$12,853	\$10,271	24.04
464	RESERVE NATIONAL INSURANCE COMPANY	0.0035	393	986	\$113,008	\$0	\$143,137	\$5,614	126.66
465	RGA REINSURANCE COMPANY	0.0601	187	404	\$1,932,383	\$642,341	\$0	\$80,025	33.24
466	ROYAL ARCANUM, SUPREME COUNCIL OF	0.0004	476	287	\$13,857	\$19,267	\$30,421	\$905	358.58
467	ROYAL LIFE INSURANCE CO OF AMERICA	0.0124	314	90	\$398,053	\$0	\$91,180	\$3,547	22.91
468	ROYAL MACCABEES LIFE INSURANCE CO	0.0481	205	2,040	\$1,544,735	\$47,909	\$806,323	\$157,460	55.43
469	ROYAL NEIGHBORS OF AMERICA	0.0228	262	14,146	\$731,718	\$203,934	\$1,014,498	\$76,107	166.52
470	RUSHMORE NATIONAL LIFE INS CO	0.0014	437	775	\$45,722	\$66,764	\$59,273	\$2,775	275.66
471	SAFECO LIFE INSURANCE COMPANY'	0.1381	125	5,931	\$4,437,475	\$434	\$4,030,944	\$290,503	90.85
472	SAFECO NATIONAL LIFE INS CO	0.0022	414	342	\$69,736	\$0	\$31,330	\$6,586	44.93
473	SEABORO LIFE INSURANCE CO (USA)	0.0002	508	21	\$5,169	\$0	\$32,712	\$1,333	632.85
474	SECURA LIFE INSURANCE CO	0.0170	289	2,032	\$546,818	\$0	\$493,854	\$81,113	90.31
475	SECURITY BENEFIT LIFE INSURANCE CO	0.2999	81	9,588	\$9,636,911	\$286,704	\$8,935,236	\$222,289	95.69

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476	SECURITY CONNECTICUT LIFE INS CO	0.1582	120	3,655	\$5,085,205	\$2,534	\$1,728,133	\$692,637	34.03
477	SECURITY EQUITY LIFE INSURANCE COMPANY	0.0313	241	6	\$1,005,386	\$0	\$0	\$4,620	0.00
478	SECURITY FIRST LIFE INS CO	0.0476	206	793	\$1,530,834	\$0	\$1,693,812	\$0	110.65
479	SECURITY GENERAL LIFE INSURANCE CO	0.0002	504	0	\$5,967	\$118	\$7,901	\$0	134.39
480	SECURITY LIFE INS CO OF AMERICA	0.0374	225	3,777	\$1,202,418	\$0	\$475,253	\$113,552	39.52
481	SECURITY LIFE OF DENVER	0.3944	61	2,368	\$12,675,412	\$1,587,073	\$887,326	\$547,435	19.52
482	SECURITY MUTUAL LIFE INS CO OF NE	0.0227	263	1,450	\$730,052	\$151,741	\$615,297	\$81,938	105.07
483	SECURITY MUTUAL LIFE INS CO OF NY	0.0142	302	508	\$457,600	\$24,552	\$260,838	\$37,336	62.37
484	SENTINEL AMERICAN LIFE INSURANCE CO	0.0000	532	51	\$1,471	\$0	\$0	\$61	0.00
485	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0329	236	2,443	\$1,056,458	\$5,220	\$1,203,272	\$141,054	114.39
486	SETTLERS LIFE INSURANCE COMPANY	0.0000	534	1	\$1,397	\$0	\$0	\$40	0.00
487	SHELTER LIFE INSURANCE CO	0.5157	45	45,090	\$16,571,787	\$1,195,712	\$7,807,394	\$1,653,088	54.33
488	SLOVENE NATIONAL BENEFIT SOCIETY	0.0001	512	413	\$4,531	\$2,311	\$77,656	\$1,060	1764.89
489	SOUTHERN EDUCATORS LIFE INS CO	0.0004	475	0	\$14,228	\$58	\$11,448	\$0	80.87
490	SOUTHERN SECURITY LIFE INS CO	0.0101	330	106	\$323,168	\$0	\$24,624	\$8,133	7.62
491	SOUTHLAND LIFE INSURANCE COMPANY	0.0914	153	1,541	\$2,938,377	\$4	\$331,230	\$184,693	11.27
492	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.1468	123	6,375	\$4,717,848	\$601	\$3,298,644	\$311,760	69.93
493	STANDARD INSURANCE COMPANY	0.0053	368	206	\$169,913	\$23,899	\$393,980	\$8,063	245.94
494	STANDARD LIFE AND ACCIDENT INS CO	0.0232	258	6,143	\$745,531	\$31,151	\$701,749	\$28,044	98.31
495	STANDARD LIFE INS CO OF INDIANA	0.0236	257	87	\$757,905	\$252	\$246,543	\$22,098	32.56
496	STATE AUTO LIFE INSURANCE CO	0.0113	322	977	\$362,244	\$3,972	\$130,804	\$91,615	37.21
497	STATE FARM LIFE INSURANCE COMPANY	2.2046	12	185,402	\$70,847,514	\$19,873,682	\$34,002,751	\$8,660,667	76.05
498	STATE LIFE INSURANCE COMPANY	0.0166	292	475	\$534,575	\$50,856	\$108,529	\$23,736	29.82
499	STATE MUTUAL INSURANCE CO	0.0100	331	1,130	\$320,943	\$33,739	\$333,440	\$27,472	114.41
500	STATESMAN NATIONAL LIFE INS CO THE	0.1176	135	11,096	\$3,778,632	\$0	\$1,604,338	\$20,652	42.46
501	STONEBRIDGE INSURANCE COMPANY	0.0002	501	18	\$6,876	\$0	\$4,000	\$106	58.17
502	SUN LIFE ASSUR CO OF CANADA (US)	0.0048	371	541	\$152,755	\$0	\$326,089	\$15,436	213.47
503	SUN LIFE ASSURANCE CO OF CANADA	0.3983	59	2,018	\$12,799,311	\$1,046,763	\$2,648,246	\$657,754	28.87
504	SUNAMERICA LIFE INSURANCE COMPANY	0.4197	56	2,155	\$13,485,877	\$831	\$8,253,348	\$13,380	61.21
505	SURETY LIFE INSURANCE COMPANY	0.0236	256	1,335	\$759,953	\$44	\$191,275	\$95,984	25.18
506	TEXAS LIFE INSURANCE COMPANY	0.0449	210	2,288	\$1,444,152	\$5,756	\$797,262	\$184,807	55.60
507	TIME INSURANCE COMPANY	0.0481	204	3,593	\$1,544,770	\$0	\$585,839	\$214,079	37.92
508	TMG LIFE INSURANCE COMPANY	0.0827	163	1,677	\$2,656,076	\$860	\$926,711	\$114,840	34.92
509	TRANS WORLD ASSURANCE COMPANY	0.0041	379	600	\$130,863	\$0	\$25,781	\$9,324	19.70
510	TRANSAMERICA ASSURANCE COMPANY	0.0378	223	875	\$1,216,147	\$0	\$116,218	\$28,217	9.56
511	TRANSAMERICA LIFE INS & ANNUTY CO	0.1720	113	6,568	\$5,527,566	\$0	\$1,149,713	\$1,626	20.80
512	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.6108	40	19,606	\$19,627,795	\$313,365	\$10,410,523	\$2,800	54.64
513	TRANSPORT LIFE INSURANCE COMPANY	0.0070	355	407	\$225,235	\$0	\$128,951	\$11,963	75.25
514	TRAVELERS INSURANCE COMPANY THE	0.8176	28	21,050	\$26,275,464	\$0	\$11,310,554	\$748,066	43.05
515	TRAVELERS LIFE AND ANNUTY COMPANY THE	0.0129	309	35	\$414,958	\$0	\$4,772	\$5,676	1.15
516	TRUSTMARK INSURANCE CO (MUTUAL)	0.0098	332	1,404	\$315,587	\$26,617	\$157,736	\$21,273	58.42
517	TRUSTMARK LIFE INSURANCE COMPANY	0.0125	313	1,205	\$401,013	\$25,042	\$379,950	\$25,996	100.99
518	U S FINANCIAL LIFE INSURANCE CO	0.0133	308	510	\$426,107	\$0	\$51,268	\$54,436	12.03
519	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0034	394	424	\$109,939	\$11,964	\$24,663	\$5,767	33.32
520	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.0000	566	0	\$0	\$0	\$418,274	\$0	0.00
521	UNIFIED LIFE INSURANCE COMPANY	0.0000	544	5	\$687	\$0	\$0	\$20	0.00
522	UNILIFE INS CO	0.0002	498	62	\$7,472	\$0	\$0	\$515	0.00
523	UNION BANKERS INSURANCE COMPANY	0.0039	384	850	\$124,774	\$4,724	\$171,629	\$5,340	141.34
524	UNION BENEFIT LIFE INS CO	0.0090	340	7,947	\$288,613	\$15,231	\$286,747	\$10,413	104.63
525	UNION CENTRAL LIFE INSURANCE CO	0.2524	91	7,680	\$8,109,771	\$312,657	\$6,083,628	\$432,142	78.87
526	UNION FIDELITY LIFE INSURANCE CO	0.0022	413	89	\$70,459	\$0	\$77,065	\$2,058	109.38
527	UNION LABOR LIFE INSURANCE COMPANY	0.0015	435	157	\$46,744	\$3,006	\$85,907	\$3,924	190.21
528	UNITED AMERICAN INSURANCE COMPANY	0.2162	95	5,382	\$6,947,400	\$0	\$548,609	\$27,482	7.90
529	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.0007	453	89	\$23,597	\$0	\$25,569	\$895	108.36
530	UNITED COMPANIES LIFE INSURANCE CO	0.8788	26	6,873	\$28,240,817	\$685	\$10,871,315	\$1,472	38.50
531	UNITED FAMILY LIFE INSURANCE CO	0.0000	566	92	(\$24,652)	\$0	\$40,876	\$307	0.00
532	UNITED FIDELITY LIFE INSURANCE CO	0.0180	284	2,070	\$578,572	\$2,494	\$577,161	\$60,215	100.19
533	UNITED HERITAGE MUTUAL LIFE INS CO	0.0110	324	1,072	\$353,976	\$1,250	\$117,398	\$13,937	33.52
534	UNITED HOME LIFE INSURANCE COMPANY	0.0027	407	349	\$86,176	\$255	\$23,512	\$7,080	27.58
535	UNITED INSURANCE COMPANY OF AMERICA	0.0756	171	21,436	\$2,429,242	\$160	\$1,679,186	\$115,070	69.13
536	UNITED INVESTORS LIFE INS CO	0.3333	77	7,310	\$10,710,513	\$0	\$2,426,606	\$531,251	22.66
537	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0001	514	15	\$4,341	\$417	\$0	\$151	9.61
538	UNITED LIFE INSURANCE COMPANY	0.0863	156	2,013	\$2,774,410	\$0	\$677,607	\$134,898	24.42
539	UNITED NATIONAL LIFE INS CO OF AMERICA	0.0011	442	167	\$36,919	\$0	\$33,434	\$1,037	90.56
540	UNITED OF OMAHA LIFE INS CO	1.2045	21	49,739	\$38,707,482	\$449	\$18,470,177	\$802,383	47.72
541	UNITED PRESIDENTIAL LIFE INS CO	0.0374	224	1,537	\$1,203,402	\$1,734	\$1,660,608	\$134,238	138.14
542	UNITED SERVICES LIFE INSURANCE CO	0.0628	181	3,403	\$2,017,229	\$76,985	\$4,621,546	\$203,685	232.92
543	UNITED STATES LIFE INS CO NY	0.0057	366	281	\$181,791	\$30,482	\$21,547	\$18,810	28.62
544	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0000	558	2	\$173	\$0	\$0	\$27	0.00
545	UNITED WORLD LIFE INSURANCE COMPANY	0.0036	392	3,332	\$116,321	\$0	\$12,440	\$12,023	10.69
546	UNITY MUTUAL LIFE INS CO	0.0003	490	33	\$9,156	\$1,027	\$47,668	\$1,325	531.84
547	UNIVERSAL GUARANTY LIFE INS CO	0.0589	189	7,339	\$1,891,922	\$38,542	\$1,091,574	\$102,280	59.73
548	UNIVERSAL LIFE INSURANCE COMPANY THE	0.0092	339	0	\$294,277	\$0	\$146,147	\$9,569	49.66
549	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0126	310	356	\$404,151	\$0	\$12,878	\$47,203	3.19
550	UNUM LIFE INS CO OF AMERICA	0.0114	321	1,937	\$365,785	\$369,968	\$2,368,452	\$36,422	748.64
551	USA LIFE ONE INS CO OF INDIANA	0.0005	469	327	\$15,426	\$1,808	\$31,740	\$806	217.48
552	USA LIFE INSURANCE COMPANY	0.2353	93	8,684	\$7,562,307	\$509,811	\$4,353,911	\$813,820	64.32
553	USG ANNUITY & LIFE COMPANY	0.6520	38	3,971	\$20,951,515	\$0	\$0	\$14,902	0.00
554	USLIFE CREDIT LIFE INSURANCE CO*	0.0040	380	339	\$129,172	\$0	\$113,341	\$12,146	87.74
555	UTICA NATIONAL LIFE INS CO	0.0000	551	4	\$470	\$0	\$0	\$150	0.00

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

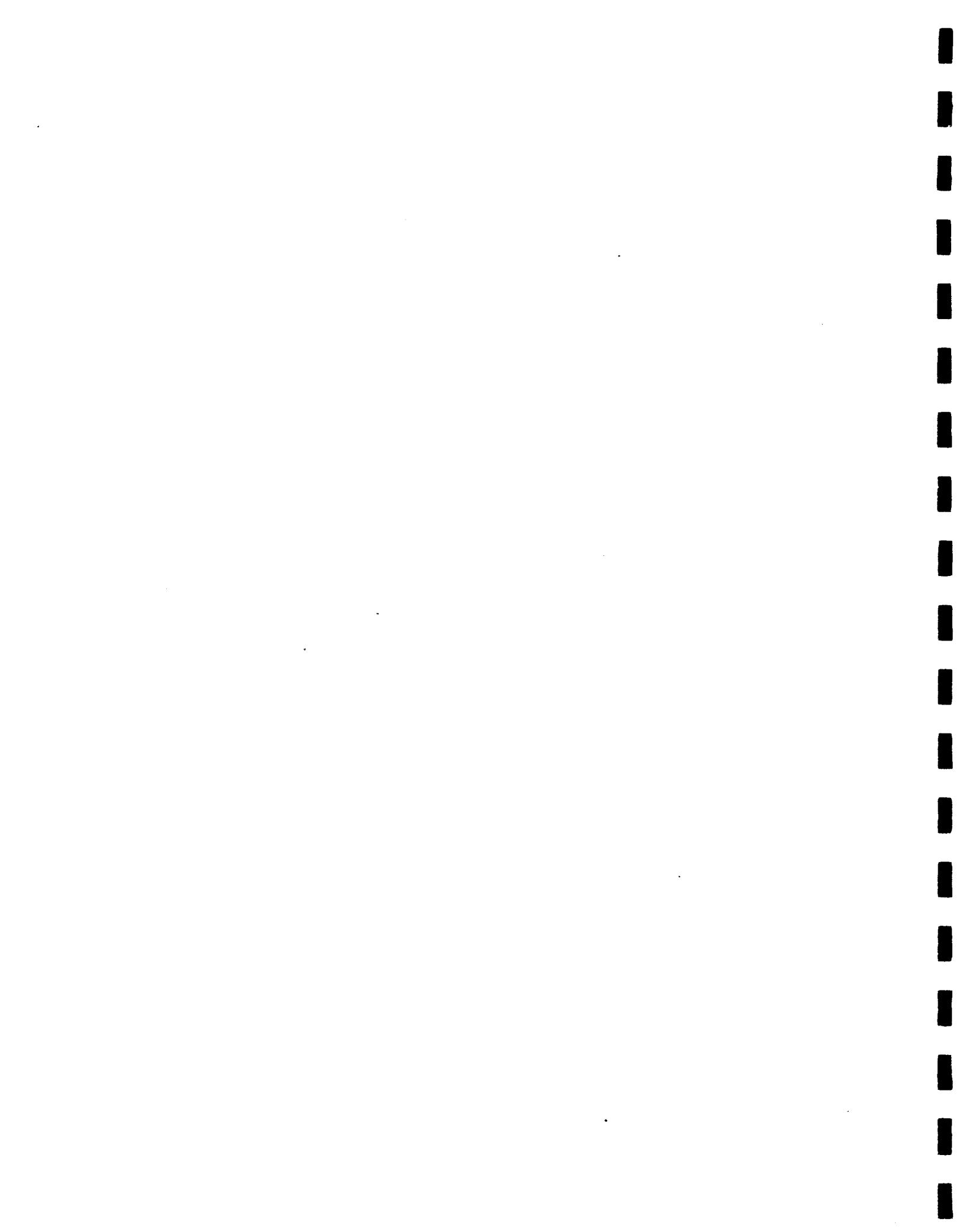
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
556	VALLEY FORGE LIFE INSURANCE COMPANY	0.1981	100	7,492	\$6,364,564	\$16,520	\$3,984,930	\$1,094	62.87
557	VARIABLE ANNUITY LIFE INSURANCE CO	0.7020	34	0	\$22,560,260	\$0	\$5,411,960	\$0	23.99
558	VETERANS LIFE INS CO	0.0458	209	6,446	\$1,473,173	\$0	\$635,737	\$41,604	43.15
559	VICTORY LIFE INSURANCE COMPANY	0.0256	253	10,130	\$822,429	\$265,985	\$1,408,317	\$52,852	203.58
560	VULCAN LIFE INSURANCE COMPANY	0.0047	373	1,260	\$149,947	\$0	\$186,158	\$8,597	124.15
561	WABASH LIFE INSURANCE COMPANY	0.0031	398	938	\$100,793	\$20,602	\$265,401	\$10,254	283.75
562	WASHINGTON NATIONAL INSURANCE CO	0.0075	353	1,095	\$241,473	\$504	\$1,642,499	\$3,821	680.41
563	WEST COAST LIFE INSURANCE COMPANY*	0.0944	148	2,848	\$3,033,055	\$40,093	\$905,184	\$126,377	31.17
564	WESTERN AND SOUTHERN LIFE INS CO	0.2268	94	96,447	\$7,352,708	\$2,152,746	\$6,356,174	\$477,506	115.72
565	WESTERN CATHOLIC UNION	0.0560	193	10,498	\$1,799,579	\$1,305	\$938,319	\$51,865	52.21
566	WESTERN FIDELITY INSURANCE COMPANY	0.0001	529	73	\$2,088	\$0	\$0	\$500	0.00
567	WESTERN NATIONAL LIFE INSURANCE CO	0.7388	31	9,054	\$23,741,753	\$0	\$19,344,582	\$9,015	81.48
568	WESTERN RESERVE LIFE ASSUR CO OH	0.1911	103	2,643	\$6,141,340	\$231	\$1,827,864	\$168,923	29.77
569	WESTERN SOUTHERN LIFE ASSURANCE CO	1.2678	20	14,607	\$40,740,767	\$0	\$5,716,495	\$630,551	14.03
570	WESTFIELD LIFE INSURANCE COMPANY	0.0008	452	114	\$24,698	\$0	\$20,350	\$3,851	82.40
571	WILLIAM PENN ASSOCIATION	0.0001	523	107	\$2,619	\$912	\$3,271	\$617	159.72
572	WINTERTHUR LIFE RE INSURANCE CO	0.0000	566	47	(\$781)	\$0	\$26,662	\$191	0.00
573	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0047	372	531	\$151,713	\$1,231	\$83,525	\$10,178	55.87
574	WOMAN'S LIFE INSURANCE SOCIETY	0.0002	500	1,226	\$6,918	\$14,246	\$53,532	\$1,100	979.73
575	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0287	243	1,200	\$922,105	\$165,853	\$442,372	\$46,130	65.96
576	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0358	229	4,921	\$1,151,487	\$502,406	\$908,213	\$122,508	122.50
577	WORKMEN'S BENEFIT FUND OF THE U.S. OF AM	0.0000	535	163	\$1,244	\$0	\$3,239	\$229	260.37
578	WORLD INSURANCE COMPANY	0.0082	349	876	\$263,909	\$7,358	\$452,725	\$29,364	174.33
579	WORLD SERVICE LIFE INSURANCE COMPANY*	0.0000	547	15	\$620	\$177	\$0	\$43	28.55
580	ZALE LIFE INSURANCE COMPANY	0.0000	531	6	\$1,474	\$0	\$17,809	\$42	1208.21
581	ZURICH LIFE INSURANCE CO OF AMERICA	0.0829	162	4,340	\$2,663,542	\$0	\$1,175,944	\$423,652	44.15
TOTAL		100.000		4,667,111	\$3,213,576,908	\$305,002,142	\$1,815,348,182	\$146,053,012	65.98

**GROUP
LIFE INSURANCE
BY LINE OF BUSINESS
BY COMPANY**



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ACADEMY LIFE INSURANCE CO*	0.3797	13	680	\$87,588	\$0	\$86,589	\$1,700	98.86
2	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0000	46	61	\$0	\$0	\$0	\$35	0.00
3	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0000	46	6	\$0	\$0	\$0	\$1,191	0.00
4	ALLSTATE LIFE INSURANCE COMPANY	0.0703	25	58	\$16,222	\$0	\$15,035	\$254	92.68
5	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0000	46	62	\$0	\$0	\$6,935	\$774	0.00
6	AMEX LIFE ASSURANCE CO	0.0000	46	187	\$0	\$0	\$187,055	\$12,793	0.00
7	ANTHEM LIFE INS CO OF INDIANA	0.1254	20	5	\$28,918	\$0	\$45,000	\$5,334	155.61
8	ARISTAR LIFE INSURANCE COMPANY	0.0218	30	13	\$5,020	\$0	\$16,649	\$159	331.65
9	ATLANTA LIFE INSURANCE COMPANY	0.0752	23	0	\$17,350	\$0	\$55,079	\$43,700	317.46
10	AURORA NATIONAL LIFE ASSURANCE CO	0.3143	16	57	\$72,494	\$0	\$229,428	\$3,175	316.48
11	BANKERS NATIONAL LIFE INS CO	0.0000	46	2	\$0	\$0	\$0	\$9	0.00
12	BANKERS SECURITY LIFE INS SOCIETY	0.2340	17	0	\$53,970	\$0	\$0	\$66,819	0.00
13	BANKERS UNITED LIFE ASSURANCE CO	0.1038	22	1	\$23,953	\$0	\$378	\$2,870	1.58
14	CHARTER NATIONAL LIFE INSURANCE CO*	0.0000	46	9	\$0	\$0	\$2,000	\$73	0.00
15	COLONIAL PENN LIFE INSURANCE CO	0.0333	29	17	\$7,690	\$0	\$2,795	\$136	36.35
16	COMBINED INSURANCE CO OF AMERICA	1.1023	11	2,365	\$254,282	\$0	\$416,378	\$9,778	163.75
17	COMMERCIAL LIFE INSURANCE COMPANY*	0.0014	42	8	\$329	\$0	\$0	\$12	0.00
18	CONNECTICUT GENERAL LIFE INS CO	0.0000	46	77	\$0	\$0	\$2,537	\$105	0.00
19	CONNECTICUT NATIONAL LIFE INS CO*	0.0000	46	1	\$0	\$0	\$0	\$84	0.00
20	CONTINENTAL ASSURANCE COMPANY	15.3373	3	51,406	\$3,538,107	\$8,951	\$3,167,706	\$1,678,920	89.78
21	COVA FINANCIAL SERVICES LIFE INS CO	0.0000	46	60	\$0	\$0	\$20,446	\$4,407	0.00
22	CUNA MUTUAL INSURANCE SOCIETY	0.0698	26	70	\$16,100	\$0	\$1,972	\$509	12.25
23	FEDERAL KEMPER LIFE ASSURANCE CO	0.0026	40	2	\$600	\$0	\$0	\$12	0.00
24	FIDELITY AND GUARANTY LIFE INS CO*	0.0000	46	0	\$0	\$0	\$43,297	\$0	0.00
25	FIDELITY SECURITY LIFE INSURANCE CO*	1.6514	8	4,707	\$380,964	\$0	\$257,260	\$51,544	67.53
26	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0111	34	25	\$2,557	\$0	\$1,210	\$78	47.32
27	FORETHOUGHT LIFE INSURANCE COMPANY	31.6178	1	5,692	\$7,293,779	\$0	\$2,497,079	\$25,099	34.24
28	FORTIS BENEFITS INSURANCE COMPANY	0.0746	24	36	\$17,216	\$0	\$0	\$365	0.00
29	GENERAL AMERICAN LIFE INSURANCE CO	0.0444	27	67	\$10,239	\$1,636	\$13,471	\$407	147.54
30	GOLDEN RULE INSURANCE COMPANY	0.7190	12	190	\$165,870	\$0	\$70,000	\$6,159	42.20
31	HARTFORD LIFE AND ACCIDENT INS CO*	30.8948	2	0	\$7,126,991	\$193	\$4,947,040	\$2,852,696	69.42
32	HOMESTEADERS LIFE COMPANY	3.7295	5	633	\$860,345	\$0	\$88,008	\$1,267	10.23
33	INVESTORS LIFE INSURANCE CO OF NEBRASKA*	0.0000	46	0	\$0	\$0	\$0	\$19,745	0.00
34	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0178	33	13	\$4,109	\$0	\$0	\$630	0.00
35	J C PENNEY LIFE INSURANCE COMPANY	0.3390	14	591	\$78,211	\$0	\$26,912	\$2,738	34.41
36	LIFE INS CO OF THE SOUTHWEST	0.0026	39	18	\$605	\$0	\$0	\$68	0.00
37	LINCOLN MUTUAL LIFE INSURANCE CO	0.0000	46	68	\$0	\$0	\$0	\$10,262	0.00
38	LOYAL AMERICAN LIFE INSURANCE CO	0.0192	32	20	\$4,439	\$0	\$0	\$933	0.00
39	LOYALTY LIFE INSURANCE COMPANY	0.2174	18	0	\$50,150	\$0	\$10,424	\$1,375	20.79
40	MIDLAND LIFE INSURANCE COMPAN, THE*	0.0033	38	1	\$753	\$0	\$0	\$66	0.00
41	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0000	46	0	\$0	\$0	\$0	\$97,936	0.00
42	MIDWEST NATIONAL LIFE INS CO OF TN	0.0065	35	1	\$1,491	\$0	\$0	\$400	0.00
43	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0000	46	0	(\$146,076)	\$5,991	\$23,228	\$0	0.00
44	MONTGOMERY WARD LIFE INSURANCE CO	0.0207	31	37	\$4,771	\$0	\$4,081	\$309	85.54
45	MONUMENTAL LIFE INSURANCE COMPANY*	0.0000	46	1,097	\$0	\$0	\$1,200	\$107,061	0.00
46	NACOLAH LIFE INS CO	0.0012	43	13	\$275	\$0	\$264	\$24	96.00
47	NATIONAL FARMERS UNION LIFE INS CO	0.0000	46	1	(\$253)	\$0	\$0	\$3	0.00
48	NATIONAL FIDELITY LIFE INSURANCE CO	0.0008	44	0	\$179	\$0	\$0	\$0	0.00
49	NEW ENGLAND MUTUAL LIFE INS CO	1.4230	10	164	\$328,260	\$0	\$101,783	\$56,111	31.01
50	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0020	41	5	\$454	\$0	\$7,837	\$132	1726.21
51	NORTHERN LIFE INSURANCE COMPANY	0.0000	46	105	\$0	\$0	\$0	\$15,922	0.00
52	PAN AMERICAN LIFE INSURANCE COMPANY	0.0004	45	2	\$101	\$0	\$0	\$3	0.00
53	PFL LIFE INSURANCE COMPANY	0.0038	37	3	\$876	\$0	\$788	\$369	89.95
54	PRINCIPAL MUTUAL LIFE INS CO	0.1309	19	0	\$30,194	\$40,427	\$49,279	\$1,456	297.10
55	PROVIDIAN LIFE AND HEALTH INSURANCE CO	5.6415	4	6,374	\$1,301,417	\$0	\$670,241	\$21,114	51.50
56	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.0432	28	76	\$9,955	\$483	\$5,858	\$4,153	63.70
57	SECURITY BENEFIT LIFE INSURANCE CO	0.3215	15	0	\$74,157	\$0	\$0	\$34	0.00
58	UNIFIED LIFE INSURANCE COMPANY	1.9422	7	816	\$448,048	\$0	\$33,897	\$1,443	7.57
59	UNION FIDELITY LIFE INSURANCE CO	0.1077	21	6	\$24,842	\$0	\$16,655	\$188	67.04
60	UNITED COMPANIES LIFE INSURANCE CO	0.0000	46	232	\$0	\$0	\$0	\$21,884	0.00
61	UNITED FAMILY LIFE INSURANCE CO	1.4249	9	185	\$328,707	\$0	\$56,983	\$791	17.34
62	VETERANS LIFE INS CO	2.3455	6	2,881	\$541,074	\$0	\$132,134	\$9,459	24.42
63	VICTORY LIFE INSURANCE COMPANY	0.0055	36	13	\$1,278	\$0	\$7,915	\$39	619.33
	TOTAL	100.000		79,219	\$23,068,601	\$57,681	\$13,322,826	\$5,145,112	58



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE

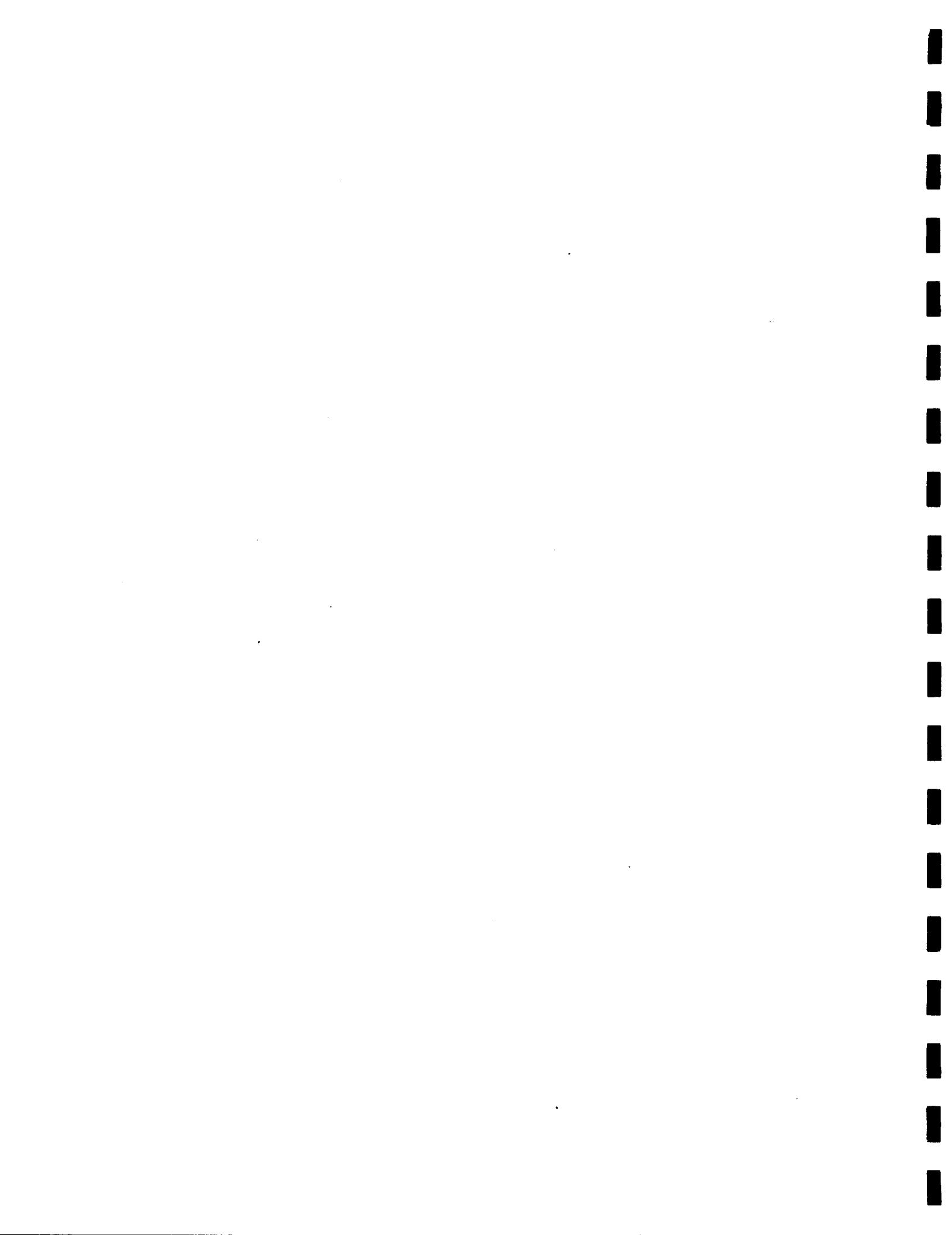
OBS	COMPANY NAME	RANK BY MARKET SHARE	MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INS CO	0.0538	94	1,030	\$161,956	\$0	\$0	\$61,176	0.00
2	ACADEMY LIFE INSURANCE CO*	0.0200	127	512	\$60,365	\$0	\$59,676	\$1,173	98.86
3	ADVANCE INSURANCE COMPANY	0.0001	204	42	\$412	\$0	\$0	\$614	0.00
4	AETNA LIFE INSURANCE COMPANY*	2.1394	14	52,018	\$6,445,594	\$0	\$11,268,894	\$3,239,244	174.83
5	ACC LIFE INS CO	0.0062	158	97	\$18,641	\$0	\$0	\$4,618	0.00
6	AIG LIFE INSURANCE COMPANY	0.0696	86	4,656	\$209,565	\$0	\$59,000	\$84,306	28.15
7	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0002	199	2	\$683	\$0	\$0	\$169	0.00
8	ALL AMERICAN LIFE INSURANCE COMPANY*	0.1702	67	28,524	\$512,878	\$37,694	\$168,952	\$266,300	40.29
9	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.2304	56	6,141	\$694,264	\$0	\$454,850	\$142,496	65.52
10	ALLIED LIFE INS CO	0.0706	85	1	\$212,670	\$0	\$343,778	\$78,441	161.65
11	ALLSTATE LIFE INSURANCE COMPANY	0.4258	39	10,100	\$1,282,914	\$0	\$220,092	\$173,242	17.16
12	AMERICAN AMICABLE LIFE INS CO TX	0.0282	113	380	\$84,886	\$0	\$46,500	\$18,846	54.78
13	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0203	126	579	\$61,180	\$0	\$10,074	\$5,970	16.47
14	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0002	198	13	\$730	\$0	\$0	\$290	0.00
15	AMERICAN CONTINENTAL LIFE INS CO	0.1871	63	1,737	\$563,593	\$0	\$49,987	\$33,330	8.87
16	AMERICAN FAMILY LIFE ASSUR CO GA	0.0272	115	1,352	\$82,046	\$0	\$18,000	\$25,153	21.94
17	AMERICAN FIDELITY ASSURANCE COMPANY	0.0134	135	327	\$40,299	\$0	\$57,687	\$21,199	143.15
18	AMERICAN GENERAL LIFE INSURANCE CO	0.0231	123	173	\$69,613	\$0	\$40,000	\$22,893	57.46
19	AMERICAN HERITAGE LIFE INSURANCE CO	0.0026	171	132	\$7,743	\$0	\$0	\$63,067	0.00
20	AMERICAN INCOME LIFE INSURANCE CO	0.0008	189	395	\$2,297	\$0	\$12,900	\$395	561.60
21	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0004	194	3	\$1,102	\$0	\$0	\$20	0.00
22	AMERICAN LIFE AND CASUALTY INS CO*	0.1457	71	3,971	\$438,842	\$0	\$397,000	\$112,107	90.47
23	AMERICAN LIFE INSURANCE CO OF NY	0.1720	66	1,603	\$518,122	\$0	\$5,250	\$103,109	1.01
24	AMERICAN MERCHANTS LIFE INS CO	0.0121	138	156	\$36,518	\$0	\$0	\$4,055	0.00
25	AMERICAN NATIONAL INSURANCE COMPANY*	0.0269	118	1	\$80,902	\$0	\$29,500	\$1,963	36.46
26	AMERICAN NATIONAL LIFE INS OF TX	0.0000	212	0	\$0	\$0	\$0	\$390	0.00
27	AMERICAN REPUBLIC INSURANCE COMPANY	0.0026	170	2	\$8,304	\$0	\$0	\$5	0.00
28	AMERICAN STATES LIFE INSURANCE CO	0.0204	125	4	\$61,501	\$0	\$44,419	\$131	72.22
29	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0003	196	2	\$929	\$0	\$0	\$19	0.00
30	AMERICAN UNITED LIFE INSURANCE CO	0.4191	41	20,692	\$1,262,559	\$40,105	\$606,050	\$445,277	51.18
31	AMERITAS LIFE INSURANCE CORP	0.0090	146	216	\$27,001	\$0	\$0	\$4,223	0.00
32	AMERUS LIFE INSURANCE COMPANY	0.0664	90	1,573	\$199,924	\$0	\$168,532	\$47,233	84.30
33	AMEX LIFE ASSURANCE CO	0.0197	128	26	\$59,374	\$0	\$0	\$12,521	0.00
34	AMICA LIFE INSURANCE COMPANY	0.0000	212	1	\$0	\$0	\$0	\$42	0.00
35	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.2841	50	7,208	\$855,980	\$0	\$350,500	\$138,168	40.95
36	ANTHEM LIFE INSURANCE COMPANY	0.1075	77	4,190	\$323,807	\$0	\$282,842	\$86,478	87.35
37	ARCADIA NATIONAL LIFE INSURANCE CO	0.0067	155	15	\$20,196	\$0	\$0	\$533	0.00
38	AURORA NATIONAL LIFE INSURANCE CO	0.0269	117	62	\$81,030	\$0	\$0	\$4,385	0.00
39	BANKERS NATIONAL LIFE INS CO	0.0002	200	4	\$681	\$0	\$1,960	\$21	287.81
40	BANKERS UNITED LIFE INSURANCE CO	0.0008	187	43	\$2,558	\$0	\$0	\$106	0.00
41	BENEFICIAL LIFE INSURANCE COMPANY	0.0013	178	176	\$3,780	\$0	\$87,000	\$26,699	2301.59
42	BENEFICIAL STANDARD LIFE INS CO*	0.0307	110	655	\$92,623	\$0	\$72,700	\$5,599	78.49
43	BENICORP INSURANCE COMPANY	0.0016	174	330	\$4,914	\$0	\$0	\$1,113	0.00
44	BEST LIFE INSURANCE CO OF CALIFORNIA	0.0090	145	131	\$27,107	\$0	\$77,342	\$561	285.32
45	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.1013	80	1,977	\$305,206	\$0	\$186,707	\$106,329	61.17
46	BUSINESS MENS ASSURANCE CO OF AMERICA	3.8969	6	84,574	\$11,740,674	\$0	\$8,688,911	\$1,523,204	74.01
47	CAMERON LIFE INSURANCE COMPANY	0.0215	124	204	\$64,720	\$0	\$0	\$13,222	0.00
48	CANADA LIFE INSURANCE COMPANY	0.1104	75	4,830	\$332,729	\$0	\$41,500	\$150,737	12.47
49	CELTIC LIFE INSURANCE COMPANY THE	0.0063	156	178	\$19,097	\$0	\$0	\$1,789	0.00
50	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.0276	114	1,354	\$83,066	\$0	\$0	\$15,867	0.00
51	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0257	120	462	\$77,317	\$0	\$69,951	\$8,605	90.47
52	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0083	149	388	\$24,880	\$0	\$5,000	\$31,073	20.10
53	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0683	88	4,838	\$205,915	\$0	\$57,048	\$44,059	27.70
54	CHARTER NATIONAL LIFE INSURANCE CO*	0.1800	65	139	\$542,364	\$0	\$587,133	\$10,054	108.25
55	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0000	212	33	\$0	\$0	\$0	\$4,973	0.00
56	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0075	152	458	\$22,645	\$0	\$5,000	\$3,666	22.08
57	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.2259	57	4,680	\$680,523	\$0	\$240,840	\$123,938	35.39
58	CHUBB LIFE INS CO OF AM	0.0103	143	12	\$31,180	\$0	\$136,894	\$46	439.04
59	CITIZENS SECURITY LIFE INS CO	0.0003	197	11	\$813	\$0	\$0	\$150	0.00
60	COLONIAL LIFE & ACCIDENT INS CO	0.0048	161	121	\$14,497	\$0	\$0	\$4,344	0.00
61	COLONIAL PENN LIFE INSURANCE CO	0.1208	74	86	\$364,042	\$0	\$132,336	\$6,439	36.35
62	COMBINED INSURANCE CO OF AMERICA	0.1052	78	1,239	\$317,054	\$0	\$341,712	\$21,186	107.78
63	COMMERCIAL LIFE INSURANCE COMPANY*	0.0319	108	2,001	\$96,040	\$0	\$17,625	\$41,570	18.35
64	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0112	139	1,064	\$33,825	\$0	\$10,000	\$4,553	29.56
65	COMMONWEALTH LIFE INSURANCE COMPANY	0.0014	176	147	\$4,095	\$0	\$82,103	\$46,157	2004.96
66	COMMONWEALTH NATIONAL LIFE INS CO	0.0002	201	9	\$550	\$0	\$0	\$133	0.00
67	COMPANION LIFE INSURANCE COMPANY*	0.0031	167	164	\$9,268	\$0	\$90,062	\$2,212	971.75
68	CONGRESS LIFE INSURANCE COMPANY	0.0000	211	0	\$28	\$0	\$1,000	\$15,742	3571.43
69	CONNECTICUT GENERAL LIFE INS CO	9.4659	2	104,563	\$28,518,872	\$0	\$21,856,202	\$5,358,933	76.64
70	CONTINENTAL GENERAL INSURANCE CO	0.0000	212	0	\$0	\$0	\$0	\$11,275	0.00
71	CONTINENTAL LIFE AND ACCIDENT CO*	0.0255	121	809	\$76,687	\$0	\$20,000	\$8,331	26.08
72	COUNTRY LIFE INSURANCE COMPANY	0.0037	165	55	\$11,150	\$0	\$47,767	\$3,021	428.40
73	CROWN LIFE INSURANCE COMPANY*	0.0005	192	917	\$1,636	\$0	\$339,346	\$15,519,500	20742.42
74	CUNA MUTUAL INSURANCE SOCIETY	0.7210	24	417,132	\$2,172,174	\$23,904	\$1,524,178	\$699,523	71.27
75	EBPLIFE INSURANCE COMPANY	0.0112	140	645	\$33,808	\$0	\$0	\$12,628	0.00
76	EMPLOYERS HEALTH INSURANCE COMPANY*	0.0675	89	2,338	\$203,488	\$0	\$32,500	\$46,693	15.97
77	EMPLOYERS LIFE INS CO OF WAUSAU	0.0692	87	1,460	\$208,477	\$0	\$92,950	\$29,253	44.59
78	EMPLOYERS MODERN LIFE COMPANY	0.0030	168	212	\$9,134	\$0	\$0	\$3,765	0.00
79	EPIC LIFE INSURANCE COMPANY THE	0.0155	134	707	\$46,636	\$0	\$15,000	\$13,159	32.16
80	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.0000	212	1,485	(\$1,396)	\$880	\$494,920	\$0	0.00

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	RANK BY MARKET SHARE	MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
81	FAMILY BENEFIT LIFE INSURANCE CO	0.0797	82	1,714	\$240,117	\$0	\$220,000	\$230,336	91.62
82	FAMILY LIFE INSURANCE COMPANY*	0.0192	129	210	\$57,748	\$0	\$27,320	\$8,451	47.31
83	FARM BUREAU LIFE INS CO OF MISSOURI	0.0355	105	670	\$106,911	\$0	\$36,000	\$25,326	33.67
84	FARMERS NEW WORLD LIFE INSURANCE CO	0.0013	177	159	\$3,879	\$0	\$10,000	\$149,090	257.80
85	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0000	212	176	\$0	\$0	\$614	\$472	0.00
86	FEDERATED LIFE INSURANCE COMPANY	0.0517	95	0	\$155,814	\$0	\$92,400	\$25,629	59.30
87	FIDELITY SECURITY LIFE INSURANCE CO*	0.4667	35	31,947	\$1,406,059	\$0	\$942,167	\$898,959	67.01
88	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.6038	25	33,873	\$1,819,212	\$84,077	\$785,831	\$519,141	47.82
89	FIRST COLONY LIFE INSURANCE COMPANY	0.0284	112	2,151	\$85,584	\$0	\$0	\$269,895	0.00
90	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0000	212	1	\$0	\$0	\$0	\$13,097	0.00
91	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0719	84	711	\$216,753	\$0	\$228,990	\$14,766	105.65
92	FORT DEARBORN LIFE INS CO	0.4863	33	10,704	\$1,465,221	\$0	\$1,403,430	\$335,504	95.78
93	FORTIS BENEFITS INSURANCE COMPANY	2.5719	11	75,450	\$7,748,499	\$0	\$5,826,537	\$2,149,944	75.20
94	FRANKLIN LIFE INS CO	0.0035	160	3	\$16,437	\$0	\$0	\$2,215	0.00
95	GENERAL AMERICAN LIFE INSURANCE CO	0.9854	3	157,934	\$27,071,368	\$24,715,775	\$25,799,164	\$11,161,922	186.60
96	GERBER LIFE INSURANCE COMPANY	0.2365	54	4,091	\$712,398	\$0	\$576,433	\$38,565	80.91
97	GERMANTOWN LIFE INSURANCE COMPANY	0.0001	207	3	\$172	\$0	\$0	\$72	0.00
98	GLOBE LIFE AND ACCIDENT INS CO	0.5881	26	9,695	\$1,771,823	\$0	\$757,653	\$72,394	42.76
99	GREAT AMERICAN LIFE INSURANCE CO	0.0000	212	1	\$0	\$0	\$0	\$8	0.00
100	GREAT WEST LIFE & ANNUITY INS CO*	3.3830	7	21,100	\$10,192,229	\$353	\$19,930,145	\$977,056	195.55
101	GREAT WEST LIFE ASSURANCE COMPANY*	0.0009	186	10	\$2,575	\$0	\$0	\$670	0.00
102	GUARANTEE LIFE INSURANCE COMPANY	2.4751	12	105,799	\$7,457,144	\$0	\$4,177,500	\$2,102,228	56.02
103	GUARANTEE RESERVE LIFE INSURANCE CO	0.0545	93	975	\$164,118	\$0	\$86,551	\$5,577	52.74
104	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.6510	17	54,984	\$4,974,017	\$0	\$2,195,733	\$1,777,200	44.14
105	HARTFORD LIFE INSURANCE CO	0.2584	51	6,325	\$778,441	\$0	\$413,121	\$229,293	53.07
106	HARVEST LIFE INSURANCE COMPANY THE	0.0000	212	0	\$0	\$0	\$0	\$1,845	0.00
107	HERITAGE LIFE INSURANCE COMPANY	0.0000	212	95	\$0	\$0	\$0	\$14,436	0.00
108	HORACE MANN LIFE INSURANCE COMPANY	0.0078	151	679	\$23,411	\$0	\$50,000	\$6,783	213.57
109	IDS LIFE INSURANCE COMPANY	0.0047	163	69	\$14,232	\$0	\$0	\$1,154	0.00
110	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0082	150	321	\$24,672	\$0	\$6,252	\$6,979	25.34
111	INVESTORS GUARANTY LIFE INS CO	0.0000	212	80	\$0	\$0	\$0	\$12,071	0.00
112	INVESTORS HERITAGE LIFE INSURANCE CO	0.0000	212	0	\$0	\$0	\$0	\$27,324	0.00
113	J C PENNEY LIFE INSURANCE COMPANY	0.2237	58	6,828	\$673,858	\$0	\$231,873	\$149,653	34.41
114	JEFFERSON PILOT LIFE INS CO	0.0335	107	900	\$101,053	\$0	\$366,487	\$23,000	362.67
115	JOHN ALDEN LIFE INSURANCE CO	0.5190	31	13,339	\$1,563,669	\$0	\$286,875	\$189,622	18.35
116	JOHN HANCOCK MUTUAL LIFE INS CO	2.1349	15	24,365	\$6,431,953	\$111,923	\$6,022,510	\$2,428,028	95.37
117	KANSAS CITY LIFE INSURANCE CO	1.1927	19	35,901	\$3,593,332	\$0	\$3,478,930	\$1,294,510	96.82
118	LAFAYETTE LIFE INSURANCE CO THE	0.1032	79	27	\$310,991	\$0	\$428,000	\$171,615	137.62
119	LAMAR LIFE INSURANCE COMPANY	0.0162	132	0	\$48,941	\$0	\$0	\$0	0.00
120	LIBERTY LIFE ASSUR CO OF BOSTON	0.0881	81	2,968	\$265,378	\$0	\$302,200	\$98,241	113.88
121	LIBERTY LIFE INSURANCE COMPANY*	0.4311	38	7,881	\$1,298,787	\$0	\$669,550	\$228,277	51.55
122	LIBERTY NATIONAL LIFE INSURANCE CO	0.0000	208	2	\$136	\$0	\$0	\$60	0.00
123	LIFE INS CO OF THE SOUTHWEST	0.0010	181	8	\$3,138	\$0	\$0	\$934	0.00
124	LIFE INSURANCE CO OF NORTH AMERICA	2.7682	10	156,913	\$8,339,932	\$0	\$4,403,863	\$2,117,165	52.80
125	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0737	83	512	\$221,925	\$0	\$0	\$46,266	0.00
126	LIFE INVESTORS INS CO OF AMERICA	0.3737	43	4,007	\$1,125,778	\$0	\$1,041,988	\$229,569	92.56
127	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0029	169	0	\$8,821	\$0	\$0	\$0	0.00
128	LINCOLN NATIONAL LIFE INSURANCE CO*	0.2323	55	7,274	\$599,826	\$0	\$416,571	\$373,577	59.52
129	MANUFACTURERS LIFE INSURANCE CO	4.8528	5	1,935	\$14,620,660	\$0	\$1,806,834	\$347,133	12.36
130	MASSACHUSETTS MUTUAL LIFE INS CO	0.2014	62	5,349	\$806,900	\$0	\$579,884	\$252,696	95.55
131	MEDICAL LIFE INSURANCE COMPANY	0.0401	103	133	\$120,927	\$0	\$205,000	\$32,911	169.52
132	MEGA LIFE AND HEALTH INS CO THE	0.0010	180	15	\$3,148	\$0	\$0	\$518	0.00
133	METRAHEALTH INS CO	0.0009	183	40	\$2,825	\$0	\$242,392	\$0	8580.25
134	METROPOLITAN LIFE INSURANCE COMPANY	12.6021	1	346,810	\$37,967,704	\$1,674,342	\$79,340,492	\$17,309,773	213.38
135	MIC LIFE INSURANCE CORPORATION	0.0108	141	0	\$32,624	\$0	\$41,555	\$0	127.38
136	MINISTERS LIFE INSURANCE CO THE*	0.3730	44	0	\$1,123,757	\$0	\$0	\$179,433	0.00
137	MINNESOTA MUTUAL LIFE INSURANCE CO	1.0461	21	0	\$3,151,580	\$231,173	\$2,390,582	\$0	83.19
138	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.8018	23	70,219	\$2,415,695	\$0	\$2,813,654	\$971,517	116.48
139	MONTGOMERY WARD LIFE INSURANCE CO	0.0478	98	2,597	\$144,131	\$0	\$125,190	\$82,212	86.86
140	MONUMENTAL LIFE INSURANCE COMPANY*	0.5835	27	11,699	\$1,757,836	\$0	\$920,185	\$321,529	52.35
141	MUTUAL LIFE INSURANCE CO OF NY*	0.0088	148	820	\$26,372	\$0	\$180,000	\$126,579	682.54
142	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	212	1	\$0	\$0	\$239	\$1	0.00
143	NACOLAH LIFE INS CO	0.0074	153	138	\$22,290	\$0	\$21,384	\$2,064	95.94
144	NATIONAL BENEFIT LIFE INSURANCE CO	0.0431	100	766	\$129,914	\$0	\$89,041	\$7,795	68.54
145	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0239	122	847	\$71,970	\$0	\$30,000	\$16,199	41.68
146	NATIONAL HEALTH INS CO	0.0003	195	9	\$972	\$0	\$0	\$115	0.00
147	NATIONWIDE LIFE INSURANCE COMPANY	0.0483	97	1,809	\$145,495	\$0	\$84,333	\$25,317	57.96
148	NEW YORK LIFE INSURANCE COMPANY	1.1855	20	17,880	\$3,571,539	\$323,461	\$1,895,068	\$1,913,216	62.12
149	NIPPON LIFE INS CO OF AMERICA	0.0000	212	74	(\$196)	\$0	\$0	\$0	0.00
150	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0167	131	119	\$50,201	\$0	\$866,564	\$17,535	1726.19
151	NORTH AMERICAN LIFE ASSURANCE CO	0.4348	37	18,733	\$1,310,073	\$0	\$146,650	\$488,390	11.19
152	NORTH CENTRAL LIFE INSURANCE CO*	0.0000	212	13	(\$1,150)	\$0	\$0	\$118	0.00
153	NORTHWESTERN NATIONAL LIFE INS CO	0.5442	29	11,326	\$1,639,668	\$40,699	\$1,226,815	\$1,076,361	77.30
154	OHIO NATIONAL LIFE INS CO THE	0.2197	60	16	\$661,788	\$0	\$12,329,297	\$145,163	1863.03
155	OHIO STATE LIFE INSURANCE CO, THE	0.0000	212	237	(\$159)	\$0	\$0	\$35,849	0.00
156	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0000	212	0	\$0	\$0	\$5,190	\$1	0.00
157	OXFORD LIFE INSURANCE COMPANY	0.0040	164	60	\$11,952	\$0	\$0	\$2,917	0.00
158	PACIFIC MUTUAL LIFE INSURANCE CO	0.0492	96	1,718	\$148,106	\$11,276	\$160,000	\$49,079	115.64
159	PAN AMERICAN LIFE INSURANCE COMPANY	0.0652	91	5,028	\$196,426	\$0	\$167,502	\$23,313	85.27

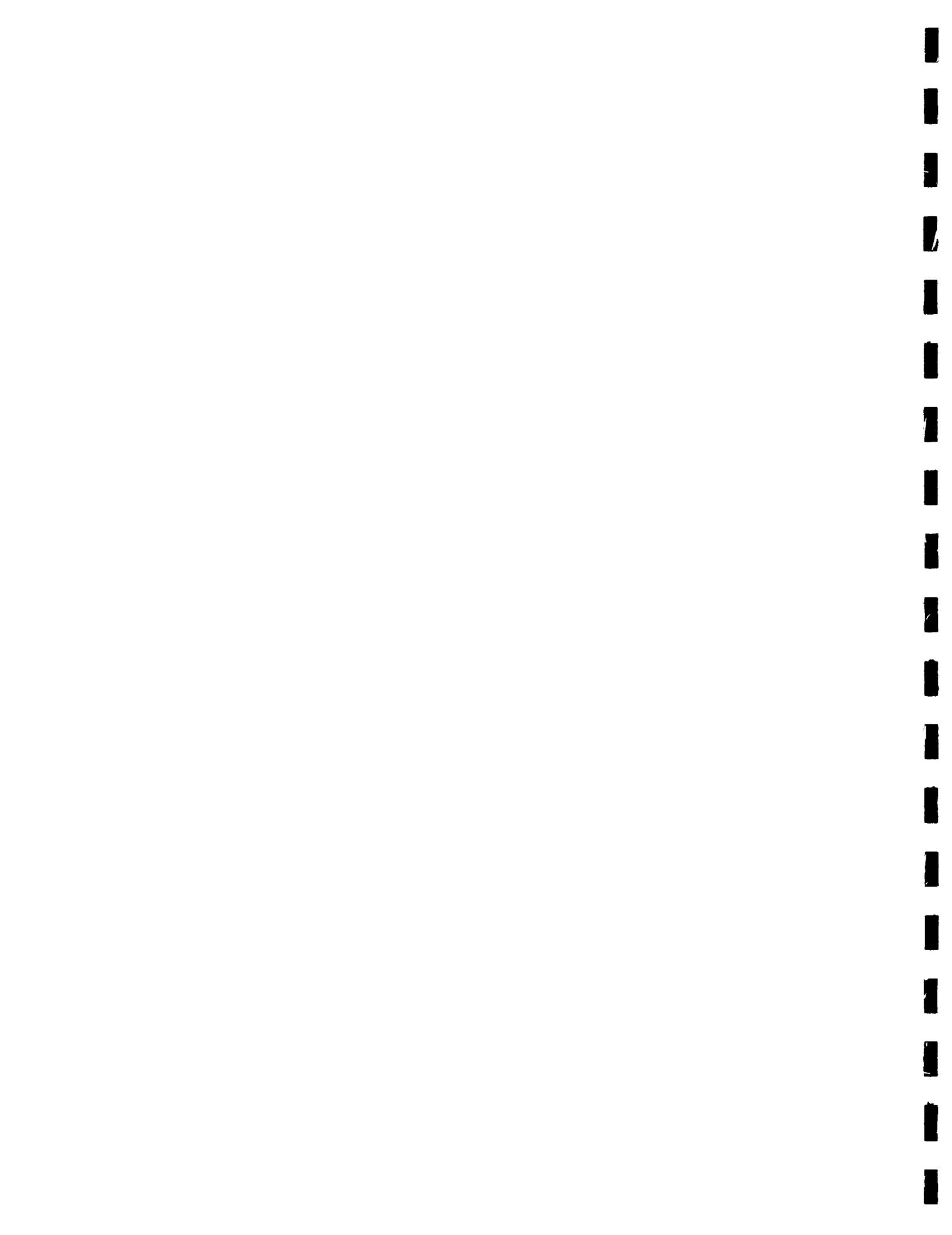
**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
160	PAUL REVERE LIFE INSURANCE CO	0.0179	130	771	\$54,018	\$0	\$150,639	\$22,317	278.87
161	PENN MUTUAL LIFE INSURANCE CO THE	0.0000	212	2	\$0	\$0	\$0	\$89,228	0.00
162	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0000	210	0	\$46	\$0	\$9,825	\$38,700	21358.70
163	PFL LIFE INSURANCE COMPANY	0.0089	147	247	\$26,938	\$0	\$15,357	\$4,184	57.01
164	PHILADELPHIA AMERICAN LIFE INS CO	0.0009	185	17	\$2,695	\$0	\$10,000	\$100	371.06
165	PHOENIX AMERICAN LIFE INS CO	0.5312	30	18,723	\$1,600,344	\$0	\$1,317,500	\$689,493	82.33
166	PHOENIX HOME LIFE MUTUAL INS CO	0.2518	52	7,495	\$758,574	\$3,160	\$791,333	\$208,673	104.74
167	PIONEER AMERICAN INSURANCE COMPANY	0.0009	184	21	\$2,817	\$0	\$0	\$1,485	0.00
168	PIONEER LIFE INSURANCE COMPANY	0.0006	191	12	\$1,728	\$0	\$0	\$264	0.00
169	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0001	205	2	\$343	\$0	\$0	\$99	0.00
170	PM GROUP LIFE INS CO	0.2993	48	10,963	\$901,660	\$0	\$700,900	\$59,350	77.73
171	PREFERRED LIFE INS CO OF NEW YORK	0.0007	190	7	\$2,060	\$0	\$0	\$200	0.00
172	PRINCIPAL MUTUAL LIFE INS CO	2.2702	13	93,347	\$6,839,536	\$400,714	\$3,582,001	\$2,198,590	57.94
173	PROTECTIVE LIFE INSURANCE COMPANY	0.0426	101	680	\$128,281	\$0	\$25,951	\$17,449	20.23
174	PROVIDENT INDEMNITY LIFE INS CO	0.0025	173	96	\$7,472	\$0	\$0	\$1,020	0.00
175	PROVIDENT LIFE AND ACCIDENT INS CO	0.8122	22	32	\$2,446,881	\$4,368	\$2,748,606	\$599,026	112.51
176	PROVIDENT LIFE AND CASUALTY INS CO	0.0073	154	0	\$21,996	\$0	\$0	\$13,173	0.00
177	PROVIDENT MUTUAL LIFE INS CO OF PHIL	0.1083	76	1,868	\$326,298	\$1,205	\$195,708	\$23,114	60.35
178	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.2462	53	3,173	\$741,776	\$0	\$2,044,595	\$64,409	275.64
179	PRUDENTIAL INSURANCE CO OF AMERICA THE	5.7250	4	131,552	\$17,248,415	\$837,673	\$10,150,332	\$7,196,452	63.70
180	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0418	102	30	\$125,871	\$0	\$186,739	\$2,414	148.36
181	RELIABLE LIFE INSURANCE COMPANY*	0.0316	109	2,599	\$95,076	\$0	\$60,681	\$10,020	63.82
182	RELIANCE STANDARD LIFE INSURANCE CO*	0.1568	70	10,354	\$472,351	\$0	\$351,500	\$375,722	74.42
183	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0001	203	2	\$421	\$0	\$0	\$88	0.00
184	ROYAL MACCABEES LIFE INSURANCE CO	0.4961	32	19,200	\$1,494,601	\$0	\$800,442	\$440,952	53.56
185	SAFECO LIFE INSURANCE COMPANY*	0.4521	36	16,848	\$1,362,005	\$0	\$1,331,872	\$392,888	97.79
186	SECURITY BENEFIT LIFE INSURANCE CO	0.0345	106	14	\$103,820	\$0	\$502,915	\$3,949	484.41
187	SECURITY CONNECTICUT LIFE INS CO	0.0063	157	117	\$18,984	\$0	\$0	\$0	0.00
188	SECURITY LIFE INS CO OF AMERICA	0.0286	111	1,463	\$86,210	\$0	\$14,000	\$53,570	16.24
189	SECURITY LIFE OF DENVER	0.0634	92	2,112	\$191,093	\$0	\$0	\$10,954	0.00
190	SECURITY MUTUAL LIFE INS CO OF NE	0.0359	104	35	\$108,150	\$0	\$106,000	\$389	98.01
191	SECURITY MUTUAL LIFE INS CO OF NY	0.0011	179	0	\$3,235	\$0	\$25,000	\$56,847	772.80
192	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0272	116	774	\$81,805	\$0	\$1,500	\$54,546	1.83
193	SETTLERS LIFE INSURANCE COMPANY	0.0025	172	8	\$7,522	\$0	\$16,547	\$75	219.98
194	SHELTER LIFE INSURANCE CO	0.3024	47	2,447	\$911,187	\$0	\$825,750	\$192,570	90.62
195	SIERRA HEALTH & LIFE INS CO INC	0.0048	162	401	\$14,369	\$0	\$0	\$7,757	0.00
196	STANDARD INSURANCE COMPANY	3.3327	8	95,225	\$10,040,917	\$0	\$6,910,011	\$2,788,599	68.82
197	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0008	188	14	\$2,334	\$0	\$0	\$63	0.00
198	STATE FARM LIFE INSURANCE COMPANY	0.1406	72	5,206	\$423,655	\$527	\$844,178	\$278,347	199.39
199	SUN LIFE ASSURANCE CO OF CANADA	0.3748	42	9,394	\$1,129,082	(\$44,199)	\$787,704	\$668,021	65.85
200	TIME INSURANCE COMPANY	0.0458	99	1,516	\$137,974	\$0	\$45,000	\$19,162	32.61
201	TMG LIFE INSURANCE COMPANY	0.0257	119	1,525	\$77,549	\$0	\$40,000	\$25,434	51.58
202	TRANS-GENERAL LIFE INSURANCE COMPANY	0.4200	40	54	\$1,265,245	\$0	\$1,408,617	\$574,497	111.33
203	TRANSAMERICA ASSURANCE COMPANY	0.2201	59	2,980	\$662,972	\$0	\$565,859	\$203,877	85.35
204	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0000	212	3	\$0	\$0	\$0	\$91	0.00
205	TRAVELERS INSURANCE COMPANY THE	3.2392	9	0	\$9,758,969	\$0	\$4,115,487	\$0	42.17
206	TRUSTMARK INSURANCE CO (MUTUAL)	0.1677	68	9,655	\$505,118	\$11,743	\$323,089	\$233,016	66.29
207	TRUSTMARK LIFE INSURANCE COMPANY	0.0002	202	123	\$505	\$0	\$0	\$18,599	0.00
208	U S FINANCIAL LIFE INSURANCE CO	0.0015	175	1	\$4,371	\$0	\$0	\$127	0.00
209	UNION CENTRAL LIFE INSURANCE CO	0.3360	45	6,075	\$1,012,235	\$0	\$469,500	\$265,993	46.38
210	UNION FIDELITY LIFE INSURANCE CO	0.0131	136	10	\$39,601	\$0	\$11,815	\$1,868	29.84
211	UNION LABOR LIFE INSURANCE COMPANY	0.1824	64	72,192	\$549,618	\$20,550	\$558,916	\$127,399	105.43
212	UNITED BENEFIT LIFE INSURANCE COMPANY	0.0001	206	2	\$235	\$0	\$0	\$124	0.00
213	UNITED HEALTH AND LIFE INSURANCE CO	0.4712	34	40,984	\$1,419,704	\$0	\$681,891	\$526,164	48.03
214	UNITED INSURANCE COMPANY OF AMERICA	0.0059	159	143	\$17,861	\$0	\$13,900	\$4,016	77.82
215	UNITED INVESTORS LIFE INS CO	0.1275	73	1,884	\$383,984	\$0	\$94,146	\$68,400	24.52
216	UNITED LIFE INSURANCE COMPANY	0.0004	193	56	\$1,335	\$0	\$0	\$780	0.00
217	UNITED OF OMAHA LIFE INS CO	1.5919	18	50,068	\$4,796,086	\$0	\$3,530,844	\$1,265,050	73.62
218	UNITED SERVICES LIFE INSURANCE CO	0.0000	209	0	\$133	\$0	\$0	\$50,972	0.00
219	UNITED STATES LIFE INS CO NY	0.2186	61	3,276	\$658,599	\$0	\$1,070,219	\$366,117	162.50
220	UNITED WISCONSIN LIFE INSURANCE COMPANY	0.5812	28	0	\$1,751,068	\$0	\$611,269	\$0	34.91
221	UNITED WORLD LIFE INSURANCE COMPANY	0.0034	166	154	\$10,114	\$0	\$0	\$1,743	0.00
222	UNIVERSE LIFE INSURANCE CO	0.0155	133	0	\$46,804	\$0	\$23,511	\$9,518	50.23
223	UNUM LIFE INS CO OF AMERICA	1.9893	16	80,245	\$5,993,476	\$0	\$4,468,404	\$2,790,976	74.55
224	USLIFE CREDIT LIFE INSURANCE CO*	0.3135	46	5,060	\$944,521	\$0	\$65,712	\$471,336	6.96
225	VETERANS LIFE INS CO	0.2911	49	3,199	\$876,940	\$0	\$822,470	\$58,878	93.79
226	VULCAN LIFE INSURANCE COMPANY	0.0101	144	0	\$30,379	\$0	\$63,603	\$0	209.37
227	WASHINGTON NATIONAL INSURANCE CO	0.1587	69	11,394	\$478,195	\$0	\$297,000	\$153,149	62.11
228	WEST COAST LIFE INSURANCE COMPANY*	0.0121	137	3	\$36,528	\$0	\$76,710	\$3,392	210.00
229	WESTERN AND SOUTHERN LIFE INS CO	0.0000	212	209	\$0	\$0	\$192,568	\$11,527	0.00
230	WESTERN RESERVE LIFE ASSUR CO OH	0.0000	212	1	\$0	\$0	\$0	\$35,140	0.00
231	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0108	142	482	\$32,463	\$0	\$0	\$7,357	0.00
232	WORLD INSURANCE COMPANY	0.0010	182	19	\$2,886	\$0	\$1,000	\$173	34.65
	TOTAL	100.000		2,794,377	\$301,280,811	\$28,531,403	\$290,971,876	\$106,842,434	106.05



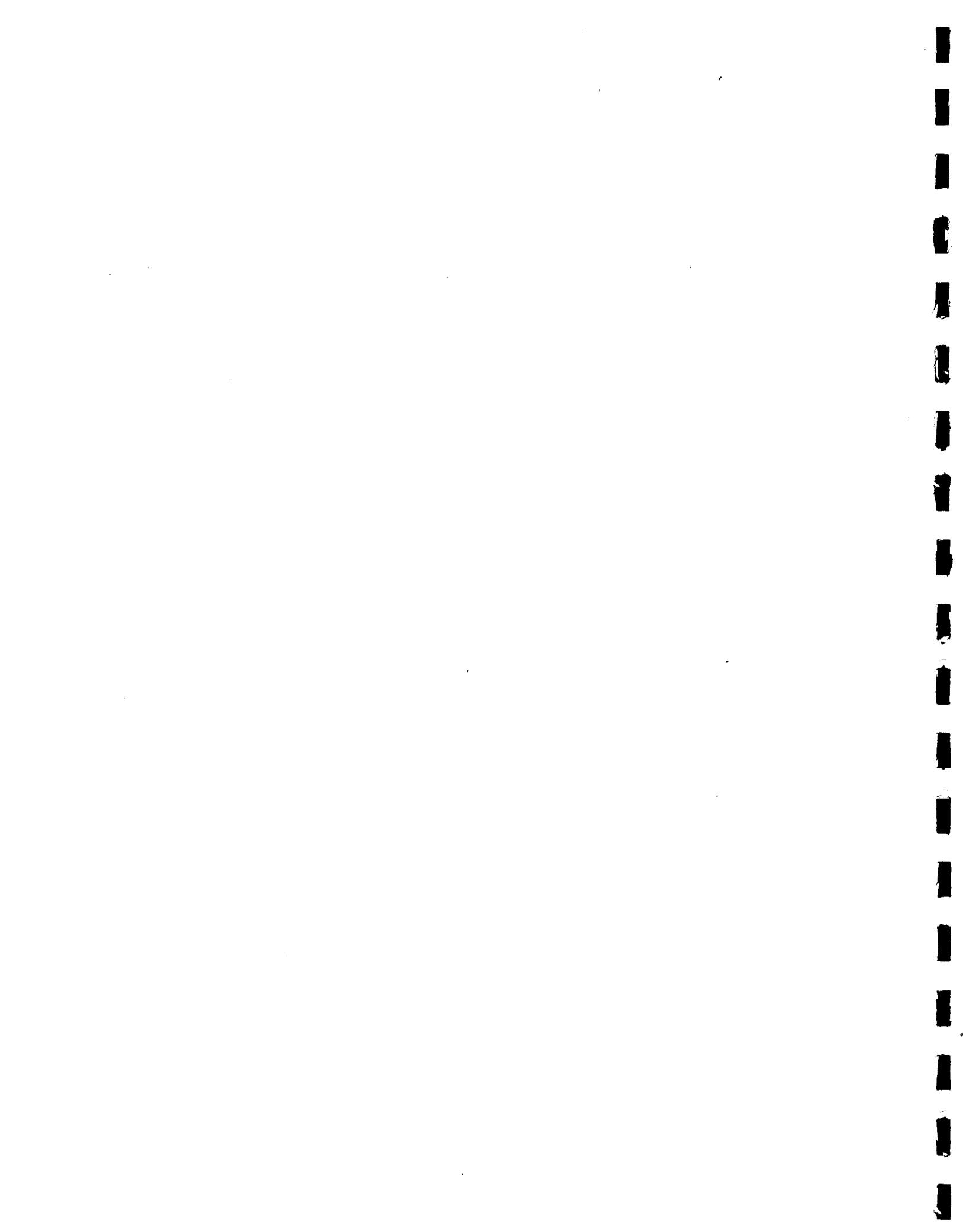
**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INS AND ANNUITY CO*	0.8993	13	901	\$273,941	\$0	\$77,637	\$38,709	28.34
2	AIG LIFE INSURANCE COMPANY	0.1673	21	1,785	\$50,969	\$0	\$85,000	\$48,267	166.77
3	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.2820	19	514	\$85,902	\$0	\$199,497	\$0	232.24
4	AMERICAN GENERAL LIFE INSURANCE CO	0.4187	15	414	\$127,539	\$0	\$91,448	\$12,145	71.70
5	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0673	25	167	\$20,497	\$0	\$0	\$2,666	0.00
6	AMEX LIFE ASSURANCE CO	0.0000	31	17	\$0	\$0	\$0	\$178	0.00
7	BANKERS UNITED LIFE ASSURANCE CO	5.4727	5	745	\$1,667,043	\$0	\$424,114	\$108,769	25.44
8	BCS LIFE INSURANCE COMPANY	1.4564	10	2,756	\$443,621	\$0	\$389,777	\$221,168	87.86
9	COMMERCIAL LIFE INSURANCE COMPANY*	0.3528	18	1,704	\$107,470	\$0	\$55,414	\$56,289	51.56
10	CONNECTICUT GENERAL LIFE INS CO	18.1483	2	24,246	\$5,528,148	\$0	\$4,329,281	\$2,469,157	78.31
11	CONNECTICUT MUTUAL LIFE INS CO	0.3638	17	154	\$110,817	\$0	\$12,577	\$15,287	11.35
12	GREAT AMERICAN RESERVE INS CO	0.0000	31	146	\$0	\$0	\$67,017	\$3,841	0.00
13	HARTFORD LIFE INSURANCE CO	1.5189	9	342	\$462,659	\$0	\$0	\$132,463	0.00
14	JOHN HANCOCK MUTUAL LIFE INS CO	0.0996	24	103	\$30,353	\$0	\$8,059	\$12,139	26.55
15	LIFE INSURANCE CO OF NORTH AMERICA	0.1102	22	636	\$33,583	\$0	\$40,930	\$8,811	121.88
16	LIFE INVESTORS INS CO OF AMERICA	0.2391	20	152	\$72,838	\$0	\$36,489	\$7,501	50.10
17	MADISON NATIONAL LIFE INSURANCE CO INC	0.0055	30	21	\$1,666	\$0	\$0	\$840	0.00
18	METROPOLITAN LIFE INSURANCE COMPANY	39.3411	1	34,968	\$11,983,710	\$0	\$0	\$1,745,300	0.00
19	MINNESOTA MUTUAL LIFE INSURANCE CO	1.3363	12	0	\$407,056	\$0	\$74,491	\$0	18.30
20	MONY LIFE INS CO OF AMERICA	1.3721	11	1,257	\$417,948	\$0	\$109,561	\$47,056	26.21
21	PARAGON LIFE INSURANCE COMPANY	12.9301	3	15,232	\$3,938,643	\$0	\$1,274,857	\$1,033,859	32.37
22	PENN INSURANCE & ANNUITY CO THE	0.0138	27	12	\$4,218	\$0	\$0	\$441	0.00
23	PFL LIFE INSURANCE COMPANY	0.0106	28	13	\$3,220	\$0	\$243	\$114	7.55
24	PRINCIPAL MUTUAL LIFE INS CO	3.2650	6	4,046	\$994,547	\$0	\$409,413	\$258,320	41.17
25	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.1080	23	4	\$32,900	\$0	\$0	\$140	0.00
26	PRUDENTIAL INSURANCE CO OF AMERICA THE	1.6999	8	3,949	\$517,820	\$25,149	\$304,727	\$216,017	63.70
27	SECURITY BENEFIT LIFE INSURANCE CO	0.3895	16	0	\$118,652	\$0	\$0	\$950	0.00
28	TRANSAMERICA ASSURANCE COMPANY	2.1765	7	2,928	\$662,971	\$0	\$155,821	\$87,745	23.50
29	TRAVELERS INSURANCE COMPANY THE	6.9656	4	191	\$2,121,793	\$0	\$1,008,196	\$756,056	47.52
30	UNION BENEFIT LIFE INS CO	0.0094	29	5	\$2,865	\$0	\$0	\$121	0.00
31	UNITED OF OMAHA LIFE INS CO	0.0000	31	773	\$0	\$0	\$9,800	\$653	0.00
32	VALLEY FORGE LIFE INSURANCE COMPANY	0.7540	14	602	\$229,673	\$0	\$228,982	\$44	99.70
33	VETERANS LIFE INS CO	0.0262	26	1	\$7,968	\$0	\$0	\$20	0.00
TOTAL		100.000		98,784	\$30,461,030	\$25,149	\$9,393,331	\$7,285,066	30.92



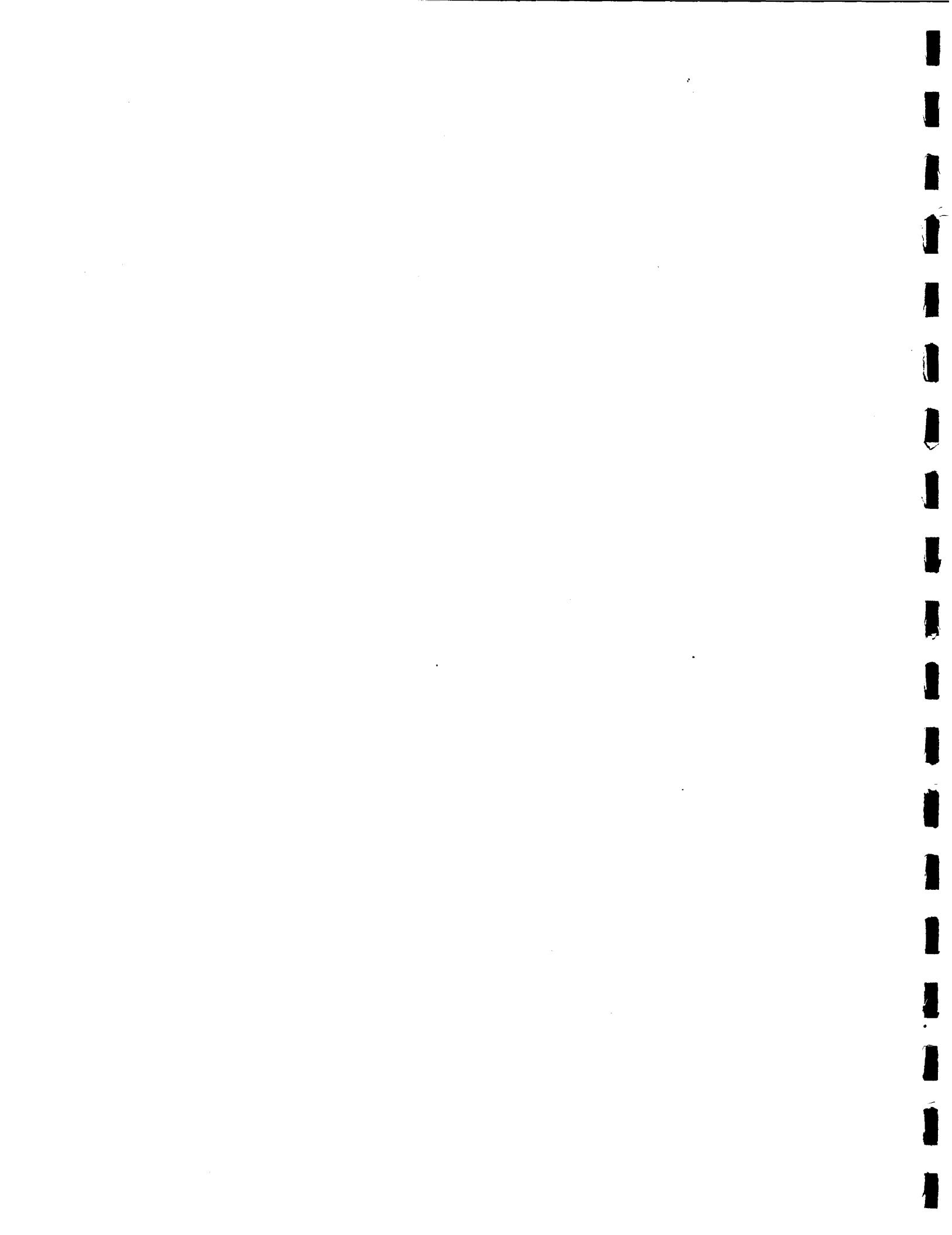
1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP GRADED DEATH BENEFITS

OBS	COMPANY NAME	RANK BY MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.5546	8	353	\$35,584	\$0	\$13,700	\$3,568	38.50
2	COLONIAL PENN LIFE INSURANCE CO	8.7684	4	4,867	\$562,584	\$0	\$204,510	\$9,951	36.35
3	COMBINED INSURANCE CO OF AMERICA	0.6330	7	287	\$40,614	\$0	\$22,890	\$5,029	56.36
4	CUNA MUTUAL INSURANCE SOCIETY	16.4170	2	5,041	\$1,053,325	\$0	\$75,170	\$19,413	7.14
5	FIDELITY SECURITY LIFE INSURANCE CO*	0.1032	9	39	\$6,619	\$0	\$3,925	\$92	59.30
6	GUARANTEE RESERVE LIFE INSURANCE CO	0.0003	11	0	\$22	\$0	\$0	\$0	0.00
7	INTRAMERICA LIFE INSURANCE COMPANY	0.0284	10	9	\$1,825	\$0	\$0	\$38	0.00
8	J C PENNEY LIFE INSURANCE COMPANY	55.3356	1	21,385	\$3,550,365	\$0	\$1,221,670	\$57,529	34.41
9	MINISTERS LIFE INSURANCE CO THE*	0.0000	12	0	\$0	\$0	\$39,500	\$0	0.00
10	MONTGOMERY WARD LIFE INSURANCE CO	5.1491	5	950	\$330,372	\$0	\$113,366	\$2,539	34.31
11	MONUMENTAL LIFE INSURANCE COMPANY*	0.9914	6	336	\$63,610	\$0	\$37,413	\$836	58.82
12	UNION FIDELITY LIFE INSURANCE CO	12.0190	3	211	\$771,144	\$0	\$352,704	\$9,347	45.74
TOTAL		100.000		33,478	\$6,416,064	\$0	\$2,084,848	\$108,342	32.49



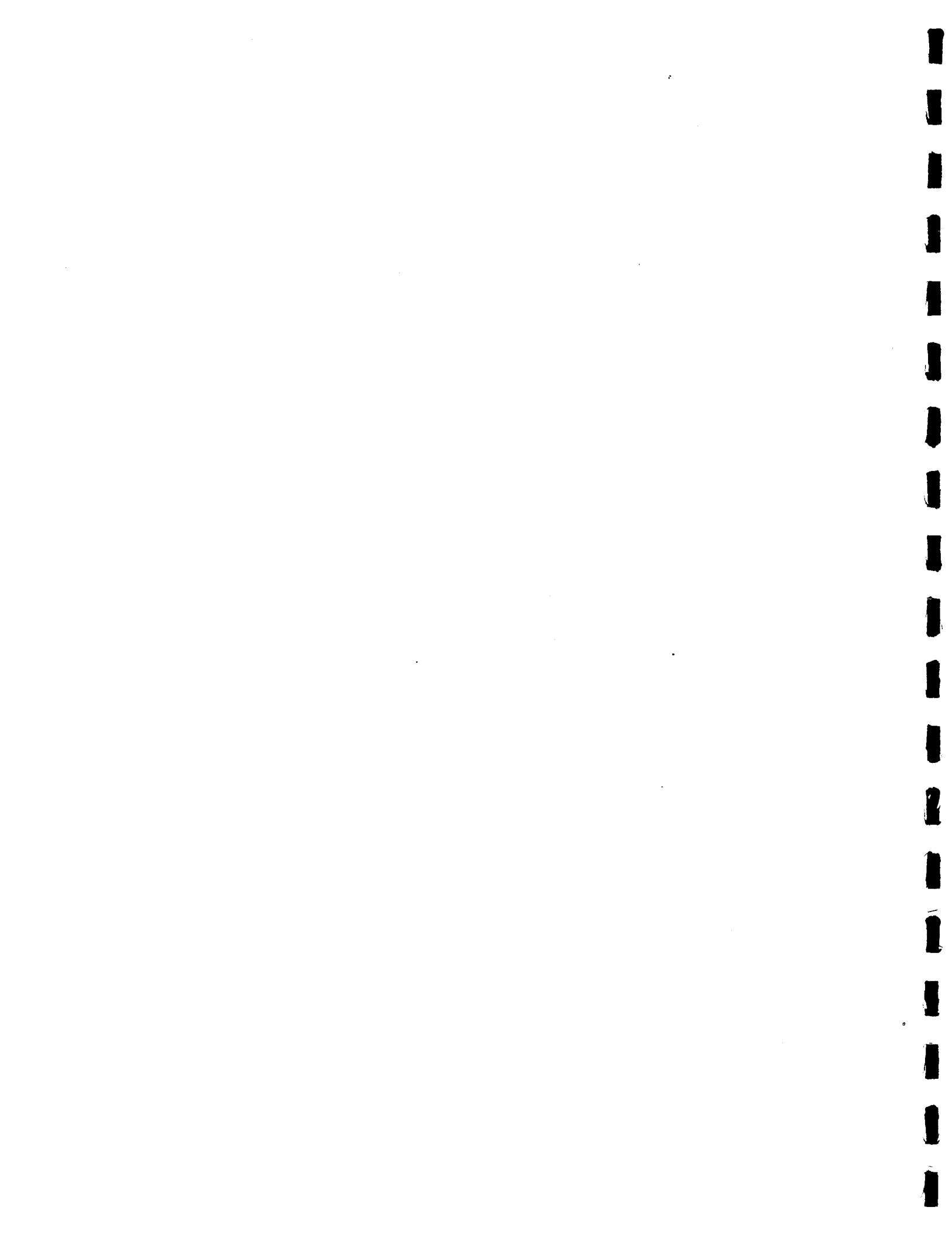
1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP CREDIT LIFE

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ADMIRAL LIFE INS CO OF AMERICA	0.3583	39	2,378	\$157,800	\$0	\$80,649	\$10,949	51.11
2	AETNA LIFE INSURANCE COMPANY*	0.0000	58	196	(\$90,566)	\$0	\$21,939	\$557	0.00
3	AIG LIFE INSURANCE COMPANY	0.0384	51	298	\$16,908	\$0	\$14,981	\$2,735	88.60
4	ALEXANDER HAMILTON LIFE INS CO AMERICA	2.8534	12	10,998	\$1,256,597	\$0	\$864,823	\$83,911	68.82
5	ALLSTATE LIFE INSURANCE COMPANY	1.1501	25	46,741	\$506,480	\$0	\$446,678	\$47,567	88.19
6	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	6.4343	3	97,182	\$2,833,549	\$0	\$1,763,551	\$189,483	62.24
7	AMERICAN CREDITORS LIFE INS CO	0.2965	43	862	\$130,566	\$0	\$54,319	\$6,735	41.60
8	AMERICAN FAMILY LIFE INSURANCE CO	0.1137	47	422	\$50,057	\$0	\$0	\$3,620	0.00
9	AMERICAN HEALTH & LIFE INSURANCE CO	1.1689	24	7,510	\$514,765	\$0	\$310,544	\$46,015	60.33
10	AMERICAN HERITAGE LIFE INSURANCE CO	0.0909	49	242	\$40,028	\$0	\$0	\$1,714	0.00
11	AMERICAN NATIONAL INSURANCE COMPANY*	3.3615	10	15,223	\$1,480,340	\$0	\$311,424	\$79,303	21.04
12	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.2450	44	1,590	\$107,906	\$0	\$29,571	\$6,698	27.40
13	AMERICAN UNITED LIFE INSURANCE CO	0.4405	36	3,777	\$193,997	\$0	\$178,751	\$14,790	92.14
14	ARCADIA NATIONAL LIFE INSURANCE CO	1.3288	22	3,093	\$585,182	\$0	\$113,363	\$30,510	19.37
15	BALBOA LIFE INSURANCE COMPANY	1.5916	20	7,190	\$700,927	\$0	\$214,576	\$28,123	30.61
16	CENTRAL NATIONAL LIFE INS OF OMAHA	2.6076	13	17,170	\$1,148,314	\$0	\$447,316	\$69,048	38.95
17	CENTRAL STATES HEALTH & LIFE CO	4.3931	7	57,841	\$1,934,615	\$0	\$1,355,458	\$130,930	70.06
18	CENTURION LIFE INSURANCE COMPANY	2.4571	14	22,077	\$1,082,042	\$0	\$722,131	\$114,455	66.74
19	CENTURY LIFE ASSURANCE COMPANY	0.7823	31	23	\$344,511	\$0	\$46,077	\$19,325	13.37
20	CHRYSLER LIFE INSURANCE COMPANY	0.0000	58	258	(\$4,406)	\$0	\$2,680	\$848	0.00
21	CITICORP LIFE INS CO	0.4452	35	3	\$196,039	\$0	\$24,721	\$252	12.61
22	CONSUMERS LIFE INSURANCE COMPANY	0.0000	58	6	(\$309)	\$0	\$0	\$11	0.00
23	CROWN LIFE INSURANCE COMPANY*	0.0000	58	114	(\$3,112)	\$0	\$36,462	\$1,232	0.00
24	CUNA MUTUAL INSURANCE SOCIETY	6.8837	2	198,960	\$3,031,441	\$87,704	\$2,174,534	\$564,547	74.63
25	FIDELITY SECURITY LIFE INSURANCE CO*	0.3638	38	13,183	\$160,224	\$0	\$167,621	\$12,466	104.62
26	FORD LIFE INSURANCE COMPANY	3.1610	11	13,512	\$1,392,054	\$0	\$733,912	\$124,285	52.72
27	FOREMOST LIFE INSURANCE COMPANY	0.0000	58	0	(\$1,432)	\$0	\$0	\$1,547	0.00
28	GENERAL FIDELITY LIFE INSURANCE CO	0.0000	58	29	(\$1,592)	\$0	\$30,476	\$886	0.00
29	GUARANTEE TRUST LIFE INSURANCE CO*	5.4008	5	12,390	\$2,378,411	\$0	\$424,873	\$130,849	17.86
30	HERITAGE LIFE INSURANCE COMPANY	0.1583	46	574	\$69,699	\$0	\$51,955	\$4,109	74.54
31	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	3.8671	9	24,817	\$1,702,980	\$0	\$608,155	\$120,495	35.71
32	J C PENNEY LIFE INSURANCE COMPANY	0.6771	32	38,631	\$298,181	\$0	\$185,001	\$22,541	62.04
33	J M I C LIFE INSURANCE COMPANY	0.4370	37	423	\$192,460	\$0	\$7,932	\$5,809	4.12
34	JOHN ALDEN LIFE INSURANCE CO	0.0450	50	468	\$19,818	\$0	\$27,699	\$4,965	139.77
35	JOHN HANCOCK MUTUAL LIFE INS CO	0.0027	56	0	\$1,175	\$0	\$0	\$0	0.00
36	LIFE INVESTORS INS CO OF AMERICA	4.0400	8	31,695	\$1,779,122	\$0	\$1,286,010	\$191,230	72.28
37	LINCOLN BENEFIT LIFE COMPANY	0.0000	58	322	\$0	\$0	\$0	\$497	0.00
38	LYNDON LIFE INSURANCE COMPANY	0.0000	58	5,924	(\$6,552)	\$0	\$99,424	\$11,203	0.00
39	MADISON NATIONAL LIFE INSURANCE CO INC	0.0133	55	383	\$5,837	\$0	\$13,775	\$1,319	235.99
40	MAYFLOWER NATIONAL LIFE INSURANCE CO	0.0000	58	337	(\$2,904)	\$0	\$4,492	\$1,523	0.00
41	MEDICAL SAVINGS INSURANCE COMPANY	0.2005	45	0	\$88,282	\$0	\$61,255	\$0	69.39
42	MEGA LIFE AND HEALTH INS CO THE	0.0000	58	1,281	(\$12)	\$0	\$0	\$8,688	0.00
43	MERIT LIFE INSURANCE CO	1.9812	17	22,856	\$872,458	\$0	\$519,408	\$64,048	59.53
44	MIC LIFE INSURANCE CORPORATION	1.5404	21	8,477	\$678,361	\$0	\$653,779	\$68,874	96.38
45	MIDWEST NATIONAL LIFE INS CO OF TN	0.3029	42	1,320	\$133,399	\$0	\$81,483	\$6,113	61.08
46	MINISTERS LIFE INSURANCE CO THE*	0.0000	58	0	\$0	\$0	\$46	\$0	0.00
47	MINNESOTA MUTUAL LIFE INSURANCE CO	0.9953	28	12,906	\$438,296	\$35,593	\$312,230	\$42,452	79.36
48	MONTGOMERY WARD LIFE INSURANCE CO	1.0622	26	32,377	\$467,765	\$0	\$241,686	\$24,427	51.67
49	MONUMENTAL LIFE INSURANCE COMPANY*	0.6312	33	4,214	\$277,954	\$0	\$119,577	\$22,909	43.02
50	MOUNTAIN LIFE INSURANCE COMPANY	1.7421	19	10,986	\$767,167	\$0	\$293,440	\$51,653	38.25
51	NORTH CENTRAL LIFE INSURANCE CO*	1.9001	18	6,279	\$836,743	\$0	\$385,063	\$42,863	46.02
52	PACIFIC MUTUAL LIFE INSURANCE CO	0.0000	58	0	(\$108)	\$0	\$0	\$0	0.00
53	PEKIN LIFE INSURANCE COMPANY	0.5006	34	1,286	\$220,474	\$0	\$80,752	\$11,613	36.63
54	PROTECTIVE LIFE INSURANCE COMPANY	0.3298	41	339	\$145,254	\$0	\$0	\$4,925	0.00
55	PRUDENTIAL INSURANCE CO OF AMERICA THE	1.0225	27	10,724	\$450,309	\$26,159	\$81,933	\$14,288	24.00
56	RELIABLE LIFE INSURANCE COMPANY*	0.0000	58	40	(\$5,010)	\$0	\$18,755	\$168	0.00
57	SECURITY ASSURANCE COMPANY	0.0213	53	0	\$9,372	\$0	\$5,311	\$0	56.67
58	SHELTER LIFE INSURANCE CO	0.0987	48	4,341	\$43,448	\$0	\$12,045	\$7,786	27.72
59	SIGNATURE LIFE INS CO OF AMERICA, THE	0.0004	57	17	\$167	\$0	\$0	\$17	0.00
60	STATE FARM LIFE INSURANCE COMPANY	2.1293	16	14,024	\$937,708	\$56,506	\$627,591	\$127,204	72.95
61	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0000	58	77	(\$2,466)	\$0	\$16,241	\$291	0.00
62	TRANSPORT LIFE INSURANCE COMPANY	0.0174	54	691	\$7,659	\$0	\$33,781	\$2,512	441.06
63	UNION FIDELITY LIFE INSURANCE CO	13.6066	1	50,386	\$5,992,039	\$0	\$2,025,363	\$443,301	33.80
64	UNION SECURITY LIFE INSURANCE CO	6.3814	4	27,643	\$2,810,217	\$0	\$1,368,194	\$187,083	48.69
65	UNITED FIDELITY LIFE INSURANCE CO	0.0000	58	14	(\$99)	\$0	\$0	\$58	0.00
66	UNITED LIFE INSURANCE COMPANY	0.7989	30	2,584	\$351,800	\$0	\$46,853	\$17,915	13.32
67	UNITED OF OMAHA LIFE INS CO	0.0000	58	159	(\$764)	\$0	\$1,780	\$185	0.00
68	UNIVERSAL UNDERWRITERS LIFE INS CO	2.3102	15	8,086	\$1,017,370	\$0	\$165,394	\$69,154	16.26
69	USLIFE CREDIT LIFE INSURANCE CO*	5.0070	6	29,829	\$2,204,957	\$0	\$647,042	\$119,346	29.34
70	VISTA LIFE INSURANCE COMPANY	0.3337	40	1,009	\$146,951	\$0	\$69,122	\$8,677	47.04
71	VOYAGER LIFE INSURANCE COMPANY	0.8293	29	365	\$365,216	\$0	\$96,178	(\$4,242)	26.33
72	WESTERN DIVERSIFIED LIFE INSURANCE CO	1.2853	23	4,804	\$566,005	\$0	\$129,521	\$34,958	22.88
73	ZALE LIFE INSURANCE COMPANY	0.0359	52	3,084	\$15,792	\$0	\$7,410	\$1,469	46.92
	TOTAL	100.000		897,040	\$44,037,856	\$205,962	\$20,957,116	\$3,468,117	48.06



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE LIFE

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	GOLDEN AMERICAN LIFE INS CO	6.2423	4	0	\$243,121	\$0	\$98,879	\$628,896	40.67
2	METROPOLITAN LIFE INSURANCE COMPANY	8.4234	3	51	\$328,070	\$0	\$0	\$21,606	0.00
3	PARAGON LIFE INSURANCE COMPANY	72.8277	1	4,038	\$2,836,456	\$0	\$198,310	\$751,813	6.99
4	SECURITY EQUITY LIFE INSURANCE COMPANY	12.5066	2	130	\$487,102	\$0	\$0	\$22,735	0.00
	TOTAL	100.000		4,219	\$3,894,749	\$0	\$297,189	\$1,425,050	7.63



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ALLOCATED ANNUITIES

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INS AND ANNUITY CO*	7.8760	4	0	\$5,559,830	\$0	\$27,319,540	\$0	491.37
2	AETNA LIFE INSURANCE COMPANY*	4.0986	8	0	\$2,893,320	\$0	\$20,121,568	\$0	695.45
3	AIG LIFE INSURANCE COMPANY	0.8095	21	2,508	\$571,452	\$0	\$3,149,895	\$0	551.21
4	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0093	64	13	\$6,569	\$0	\$0	\$0	0.00
5	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0261	53	53	\$18,434	\$0	\$85,720	\$0	465.01
6	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0000	72	0	\$0	\$0	\$14,358	\$0	0.00
7	ALLSTATE LIFE INSURANCE COMPANY	0.0000	72	935	(\$2,427)	\$0	\$5,893,249	\$0	0.00
8	AMERICAN CONTINENTAL LIFE INS CO	0.4559	30	1,737	\$321,837	\$0	\$417,011	\$0	129.57
9	AMERICAN ENTERPRISE LIFE INS CO	0.1692	38	30	\$119,431	\$0	\$15,658	\$0	13.11
10	AMERICAN FIDELITY ASSURANCE COMPANY	0.4778	28	48	\$337,274	\$0	\$210,657	\$0	62.46
11	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0000	72	102	\$0	\$0	\$295,699	\$0	0.00
12	AMERICAN GENERAL LIFE INSURANCE CO	0.0135	56	82	\$9,500	\$0	\$129,870	\$0	1367.05
13	AMERICAN HEALTH & LIFE INSURANCE CO	0.0000	72	1	\$0	\$0	\$4,848	\$0	0.00
14	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0000	72	71	\$0	\$0	\$184,337	\$0	0.00
15	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0000	72	2	\$0	\$0	\$2,550	\$0	0.00
16	AMERICAN NATIONAL INSURANCE COMPANY*	0.1797	37	0	\$126,853	\$0	\$1,833,029	\$0	1445.00
17	AMERICAN STATES LIFE INSURANCE CO	0.0000	72	0	\$0	\$0	\$17,397	\$0	0.00
18	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0053	66	1	\$3,710	\$0	\$0	\$0	0.00
19	AMERICAN UNITED LIFE INSURANCE CO	2.7671	11	661	\$1,953,345	\$59,555	\$1,975,859	\$0	104.20
20	AMERUS LIFE INSURANCE COMPANY	0.0000	72	118	\$0	\$0	\$1,426,360	\$0	0.00
21	AMEX LIFE ASSURANCE CO	0.0000	72	0	\$0	\$0	\$1,022,083	\$0	0.00
22	ANCHOR NATIONAL LIFE INS CO*	5.6741	5	89	\$4,005,458	\$0	\$168,264	\$0	4.20
23	ATLAS LIFE INSURANCE CO	0.0000	72	2	\$0	\$0	\$2,980	\$0	0.00
24	AUSA LIFE INSURANCE COMPANY INC	0.0157	55	1	\$11,091	\$0	\$1,234	\$0	11.13
25	BANKERS LIFE AND CASUALTY COMPANY	0.0000	72	0	\$0	\$0	\$113,199	\$0	0.00
26	BENEFICIAL STANDARD LIFE INS CO*	0.0105	61	67	\$7,391	\$0	\$30,051	\$0	406.59
27	BERKSHIRE HATHAWAY LIFE INS CO OF NE	15.8860	1	18	\$11,214,268	\$0	\$2,400	\$0	0.02
28	CANADA LIFE ASSURANCE COMPANY	0.2696	34	0	\$190,332	\$0	\$1,877,546	\$0	986.46
29	CAPITOL LIFE INSURANCE COMPANY	0.0106	60	0	\$7,500	\$0	\$1,585,548	\$0	21140.64
30	CHARTER NATIONAL LIFE INSURANCE CO*	0.0000	72	58	\$0	\$0	\$232,108	\$0	0.00
31	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.1675	39	43	\$118,251	\$0	\$139,081	\$0	117.62
32	COLLEGE LIFE INSURANCE CO OF AMERICA	1.9563	15	310	\$1,381,008	\$0	\$21,487	\$0	1.56
33	COLONIAL PENN LIFE INSURANCE CO	0.0000	72	29	\$0	\$0	\$9,355	\$0	0.00
34	COMMERCIAL LIFE INSURANCE COMPANY*	0.0000	72	1	\$0	\$0	\$701	\$0	0.00
35	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.1142	44	65	\$80,603	\$0	\$0	\$0	0.00
36	CONNECTICUT GENERAL LIFE INS CO	0.0000	72	541	\$0	\$0	\$1,608,403	\$0	0.00
37	CONTINENTAL ASSURANCE COMPANY	5.0092	6	200	\$3,536,113	\$0	\$501,811	\$0	14.19
38	COVA FINANCIAL SERVICES LIFE INS CO	0.0000	72	6	\$0	\$0	\$146,764	\$0	0.00
39	CROWN LIFE INSURANCE COMPANY*	0.0549	47	0	\$38,748	\$0	\$326,982	\$0	843.87
40	CUNA MUTUAL INSURANCE SOCIETY	0.0487	48	0	\$34,404	\$0	\$115,990	\$0	337.14
41	DELTA LIFE AND ANNUITY COMPANY*	0.3315	33	5	\$234,010	\$0	\$123,965	\$0	52.97
42	EMPLOYERS LIFE INS CO OF WAUSAU	0.0000	72	0	\$0	\$0	\$548,268	\$0	0.00
43	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0000	72	20	\$0	\$0	\$5,640	\$0	0.00
44	FEDERATED LIFE INSURANCE COMPANY	1.1597	19	0	\$818,687	\$0	\$222,694	\$0	27.20
45	FIDELITY AND GUARANTY LIFE INS CO*	0.7120	24	104	\$502,600	\$0	\$0	\$0	0.00
46	FIRST VARIABLE LIFE INSURANCE CO	0.0207	54	10	\$14,607	\$0	\$64,578	\$0	442.10
47	FORT DEARBORN LIFE INS CO	0.5082	26	14	\$358,756	\$0	\$49,494	\$0	13.80
48	GENERAL AMERICAN LIFE INSURANCE CO	0.9250	20	18	\$652,986	\$67,804	\$3,709,111	\$0	578.41
49	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0000	72	418	\$0	\$0	\$1,336,604	\$0	0.00
50	GOLDEN RULE INSURANCE COMPANY	0.0000	72	1	\$0	\$0	\$1,183	\$0	0.00
51	GREAT AMERICAN LIFE INSURANCE CO	0.7359	23	164	\$519,520	\$0	\$4,722	\$0	0.91
52	GREAT AMERICAN RESERVE INS CO	0.0000	72	16	\$0	\$0	\$50,426	\$0	0.00
53	GREAT NORTHERN INSURED ANNUITY CORP	0.0000	72	233	\$0	\$0	\$1,136,723	\$0	0.00
54	GUARANTEE LIFE INSURANCE COMPANY	0.0000	72	0	\$0	\$0	\$13,104	\$0	0.00
55	GUARDIAN INSURANCE & ANNUITY CO INC	0.0556	46	0	\$39,273	\$0	\$21,804	\$0	55.52
56	IDS LIFE INSURANCE COMPANY	0.3938	31	21	\$278,009	\$0	\$118,693	\$0	42.69
57	INA LIFE INSURANCE CO OF NEW YORK	0.0000	72	0	\$0	\$0	\$89,961	\$0	0.00
58	JACKSON NATIONAL LIFE INS CO	0.7832	22	3,154	\$552,873	\$0	\$5,010,384	\$0	906.25
59	JEFFERSON PILOT LIFE INS CO	0.0001	70	1	\$93	\$0	\$5,787	\$0	6222.58
60	JOHN ALDEN LIFE INSURANCE CO	0.0000	72	211	\$0	\$0	\$71,715	\$0	0.00
61	JOHN HANCOCK MUTUAL LIFE INS CO	3.8683	9	6,850	\$2,730,756	\$517,279	\$34,968,552	\$0	1299.49
62	KANSAS CITY LIFE INSURANCE CO	0.0000	72	0	\$0	\$0	\$16,021	\$0	0.00
63	KEMPER INVESTORS LIFE INS CO	0.2485	35	1,923	\$175,446	\$0	\$2,363,047	\$0	1346.88
64	KEYPORT LIFE INSURANCE COMPANY	0.0000	72	67	\$0	\$0	\$0	\$0	0.00
65	LIBERTY LIFE INSURANCE COMPANY*	0.0111	58	1	\$7,930	\$0	\$0	\$0	0.00
66	LIFE INSURANCE CO OF NORTH AMERICA	0.0127	57	148	\$8,975	\$0	\$800,959	\$0	8924.33
67	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0000	72	5	\$0	\$0	\$8,659	\$0	0.00
68	LINCOLN BENEFIT LIFE COMPANY	0.1382	42	9	\$97,552	\$0	\$351,307	\$0	360.12
69	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0000	72	3,749	\$0	\$0	\$70,825,878	\$0	0.00
70	LOYAL AMERICAN LIFE INSURANCE CO	0.0000	72	2	\$0	\$0	\$2,510	\$0	0.00
71	LOYALTY LIFE INSURANCE COMPANY	0.0000	72	1	\$0	\$0	\$0	\$0	0.00
72	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.1271	43	549	\$89,711	\$0	\$0	\$0	0.00
73	MANUFACTURERS LIFE INSURANCE CO	0.0007	69	119	\$519	\$1,038	\$227,216	\$0	43979.58
74	MASSACHUSETTS MUTUAL LIFE INS CO	2.8911	10	0	\$2,040,866	\$0	\$7,557,523	\$0	370.31
75	MBL LIFE INSURANCE CORPORATION	0.0097	63	86	\$6,834	\$0	\$449,719	\$0	6580.61
76	METROPOLITAN LIFE INSURANCE COMPANY	2.2926	14	0	\$1,618,380	\$0	\$131,512,018	\$0	8126.15
77	MONY LIFE INS CO OF AMERICA	0.0000	72	0	\$0	\$0	\$220,790	\$0	0.00

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ALLOCATED ANNUITIES

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
78	MUTUAL LIFE INSURANCE CO OF NY*	0.0660	45	95	\$46,588	\$0	\$166,880	\$0	358.20
79	MUTUAL OF AMERICA LIFE INSURANCE CO	2.4828	13	0	\$1,752,653	\$0	\$3,155,523	\$0	180.04
80	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	72	1	\$0	\$0	\$49,940	\$0	0.00
81	NATIONAL FIDELITY LIFE INSURANCE CO	0.0000	72	0	\$0	\$0	\$6,937	\$0	0.00
82	NATIONAL HEALTH INS CO	0.0101	62	8	\$7,119	\$0	\$1,854	\$0	26.04
83	NATIONAL WESTERN LIFE INSURANCE CO	0.0059	65	196	\$4,139	\$0	\$29,563	\$0	714.25
84	NATIONWIDE LIFE INSURANCE COMPANY	2.4876	12	1,206	\$1,756,054	\$0	\$1,102,350	\$0	62.77
85	NEW YORK LIFE INSURANCE COMPANY	1.2324	18	9,115	\$869,949	\$22,868	\$8,233,115	\$0	949.02
86	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0000	72	174	\$0	\$0	\$68,601	\$0	0.00
87	NORTHBROOK LIFE INSURANCE COMPANY	4.4163	7	1,357	\$3,117,596	\$0	\$8,488,588	\$0	272.28
88	NORTHERN LIFE INSURANCE COMPANY	0.3444	32	16	\$243,110	\$0	\$91,054	\$0	37.45
89	OHIO NATIONAL LIFE INS CO THE	0.0000	72	59	\$0	\$0	\$1,250,669	\$0	0.00
90	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0000	72	12	\$0	\$0	\$10,993	\$0	0.00
91	PAN AMERICAN LIFE INSURANCE COMPANY	0.0454	49	0	\$32,040	\$0	\$72,215	\$0	225.39
92	PAUL REVERE LIFE INSURANCE CO	0.0000	72	0	\$0	\$0	\$33,411	\$0	0.00
93	PENN MUTUAL LIFE INSURANCE CO THE	0.0028	68	187	\$1,975	\$0	\$7,174,531	\$0	363267.39
94	PHOENIX AMERICAN LIFE INS CO	0.0000	72	12	\$0	\$0	\$0	\$0	0.00
95	PHOENIX HOME LIFE MUTUAL INS CO	0.0000	72	56	\$0	\$0	\$519,615	\$0	0.00
96	PRESIDENTIAL LIFE INSURANCE CO	0.0000	72	0	\$0	\$0	\$116,580	\$0	0.00
97	PRINCIPAL MUTUAL LIFE INS CO	8.6181	3	85,880	\$6,083,726	\$53,631	\$39,422,737	\$0	648.88
98	PROVIDENT LIFE AND ACCIDENT INS CO	0.0000	72	1,487	\$0	\$0	\$2,361,941	\$0	0.00
99	PROVIDENT NATIONAL ASSURANCE CO	0.0000	72	30	\$0	\$0	\$47,998	\$0	0.00
100	PROVIDIAN LIFE AND HEALTH INSURANCE CO	1.8468	16	0	\$1,303,734	\$0	\$34,135,580	\$0	2618.29
101	PRUDENTIAL INSURANCE CO OF AMERICA THE	13.1197	2	16,012	\$9,261,505	\$227,912	\$23,463,869	\$0	255.81
102	RELIABLE LIFE INSURANCE COMPANY*	0.0000	72	332	\$0	\$0	\$703,203	\$0	0.00
103	RELIANCE STANDARD LIFE INSURANCE CO*	0.0000	72	42	\$0	\$0	\$23,523	\$0	0.00
104	SAFECO LIFE INSURANCE COMPANY*	0.6876	25	373	\$485,375	\$0	\$8,467,321	\$0	1744.49
105	SECURITY FIRST LIFE INS CO	1.7062	17	117	\$1,204,451	\$0	\$124,056	\$0	10.30
106	SECURITY LIFE INS CO OF AMERICA	0.0000	72	0	\$0	\$0	\$103,300	\$0	0.00
107	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0000	71	34	\$28	\$0	\$29,627	\$0	105810.71
108	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.0000	72	9	\$0	\$0	\$36,178	\$0	0.00
109	STANDARD INSURANCE COMPANY	0.0000	72	0	\$0	\$0	\$5,972	\$0	0.00
110	STANDARD LIFE INS CO OF INDIANA	0.0000	72	0	\$0	\$0	\$2,081	\$0	0.00
111	SUN LIFE ASSUR CO OF CANADA (US)	0.0265	52	42	\$18,728	\$0	\$206,783	\$0	1104.14
112	SUN LIFE ASSURANCE CO OF CANADA	0.0039	67	41	\$2,763	\$26,677	\$423,489	\$0	16292.65
113	SUNAMERICA LIFE INSURANCE COMPANY	0.4777	29	1,074	\$337,197	\$0	\$4,013,437	\$0	1190.24
114	TRAVELERS INSURANCE COMPANY THE	0.4796	27	5,909	\$338,528	\$0	\$8,885,691	\$0	2624.80
115	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.0107	59	1,351	\$7,539	\$0	\$2,446,847	\$0	32455.86
116	UNION CENTRAL LIFE INSURANCE CO	0.2299	36	15	\$162,296	\$0	\$94,811	\$0	58.42
117	UNION LABOR LIFE INSURANCE COMPANY	0.1499	40	8	\$105,851	\$0	\$33,752	\$0	31.89
118	UNITED STATES LIFE INS CO NY	0.0000	72	5	\$0	\$0	\$20,461	\$0	0.00
119	UNUM LIFE INS CO OF AMERICA	0.1396	41	11,150	\$98,554	\$0	\$139,872	\$0	141.92
120	USG ANNUITY & LIFE COMPANY	0.0395	51	5	\$27,894	\$0	\$2,461	\$0	8.82
121	VARIABLE ANNUITY LIFE INSURANCE CO	0.0000	72	0	\$0	\$0	\$726,132	\$0	0.00
122	VULCAN LIFE INSURANCE COMPANY	0.0000	72	1	\$0	\$0	\$6,199	\$0	0.00
123	WESTERN AND SOUTHERN LIFE INS CO	0.0000	72	71	\$0	\$0	\$715,455	\$0	0.00
124	WESTERN NATIONAL LIFE INSURANCE CO	0.0430	50	7,878	\$30,380	\$0	\$33,069,872	\$0	108854.09
125	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0000	72	4	\$0	\$0	\$33,819	\$0	0.00
TOTAL		100.000		170,055	\$70,592,350	\$976,764	\$523,211,534	\$0	742.66

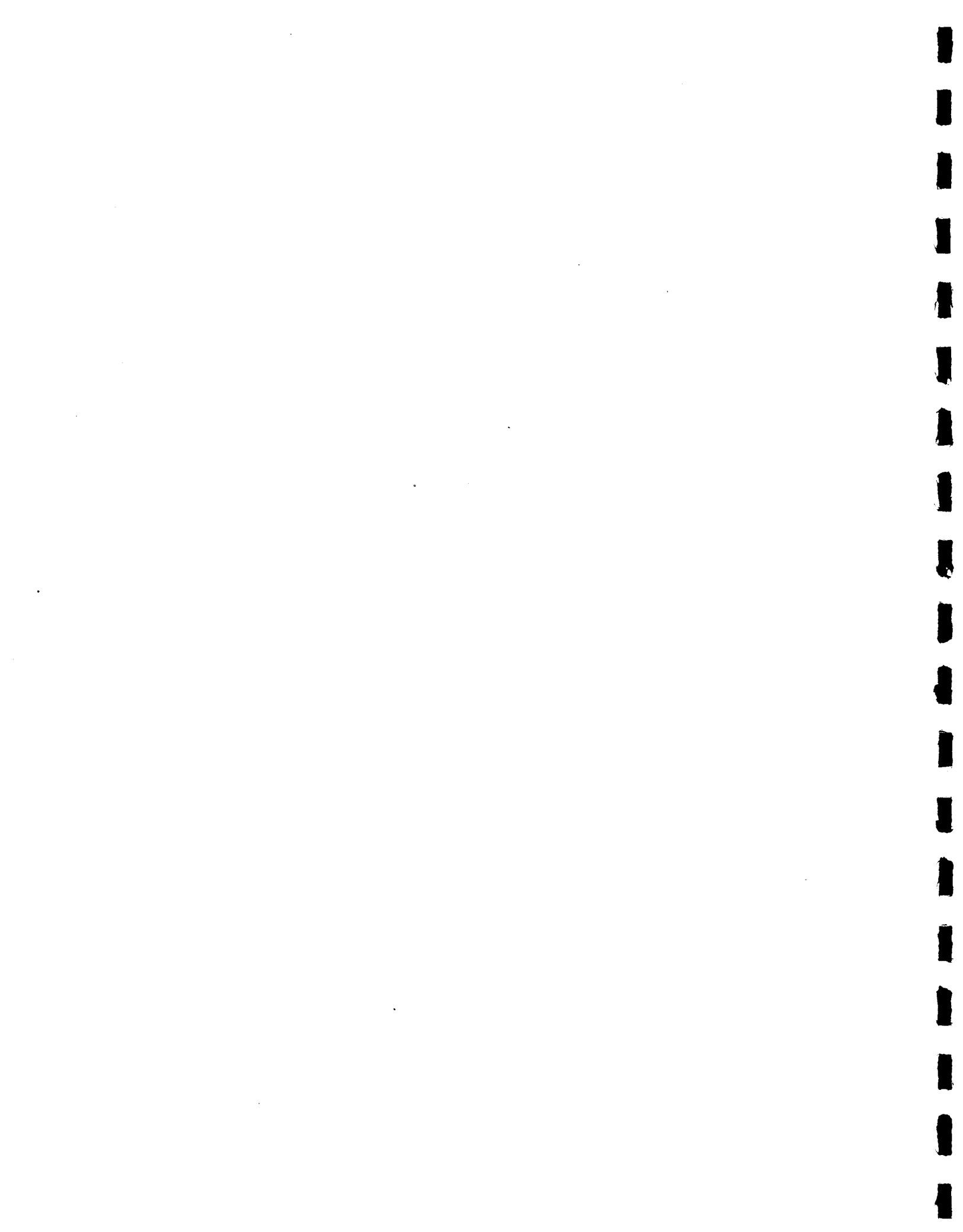
**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP UNALLOCATED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ANCHOR NATIONAL LIFE INS CO*	5.5958	4	1	\$689,564	\$0	\$94,747	\$0	13.74
2	AURORA NATIONAL LIFE ASSURANCE CO	0.0000	14	925	\$0	\$0	\$31,863	\$0	0.00
3	CENTURY LIFE OF AMERICA	2.4573	6	2	\$302,811	\$0	\$2,699	\$0	0.89
4	FIDELITY AND GUARANTY LIFE INS CO*	0.2939	10	5	\$36,219	\$0	\$383,110	\$0	1057.76
5	FIDELITY SECURITY LIFE INSURANCE CO*	0.0000	14	0	\$0	\$0	\$50,359	\$0	0.00
6	FIRST COLONY LIFE INSURANCE COMPANY	0.0000	14	1	\$0	\$0	\$474,253	\$0	0.00
7	FRANKLIN LIFE INS CO	1.3248	8	85	\$163,248	\$0	\$163,047	\$0	99.88
8	GENERAL AMERICAN LIFE INSURANCE CO	12.5607	3	0	\$1,547,834	\$0	\$0	\$0	0.00
9	LIFE INS CO OF THE SOUTHWEST	1.2044	9	0	\$148,421	\$0	\$183,158	\$0	123.40
10	METROPOLITAN LIFE INSURANCE COMPANY	0.0000	14	0	\$0	\$227,869	\$0	\$0	0.00
11	MUTUAL LIFE INSURANCE CO OF NY*	0.0000	14	0	\$0	\$0	\$5,024,780	\$0	0.00
12	MUTUAL OF AMERICA LIFE INSURANCE CO	0.0000	14	0	\$0	\$0	\$13,402,544	\$0	0.00
13	NEW ENGLAND MUTUAL LIFE INS CO	3.7547	5	6	\$462,683	\$5,067	\$10,801,847	\$0	2335.71
14	NORTHWESTERN NATIONAL LIFE INS CO	0.0000	14	2	\$0	\$0	\$3,228	\$0	0.00
15	PACIFIC MUTUAL LIFE INSURANCE CO	2.0613	7	3,409	\$254,014	\$0	\$2,505,985	\$0	986.55
16	PRINCIPAL MUTUAL LIFE INS CO	56.4450	1	115,266	\$6,955,632	\$49,403	\$4,548,259	\$0	66.10
17	PROVIDENT MUTUAL LIFE INS CO OF PHIL*	0.0147	12	0	\$1,813	\$0	\$348,038	\$0	19196.80
18	SAFECO LIFE INSURANCE COMPANY*	0.0000	14	0	\$0	\$0	\$2,067,856	\$0	0.00
19	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0000	14	0	\$0	\$0	\$149,036	\$0	0.00
20	SUN LIFE ASSUR CO OF CANADA (US)	0.0100	13	17	\$1,233	\$0	\$1,567,707	\$0	127145.74
21	TEXAS LIFE INSURANCE COMPANY	0.0793	11	18	\$9,773	\$0	\$242,758	\$0	2483.97
22	UNION LABOR LIFE INSURANCE COMPANY	0.0000	14	0	\$0	\$0	\$186,788	\$0	0.00
23	UNITED OF OMAHA LIFE INS CO	14.1981	2	579	\$1,749,607	\$0	\$1,776,815	\$0	101.56
	TOTAL	100.000		120,316	\$12,322,852	\$282,339	\$44,008,877	\$0	359.42



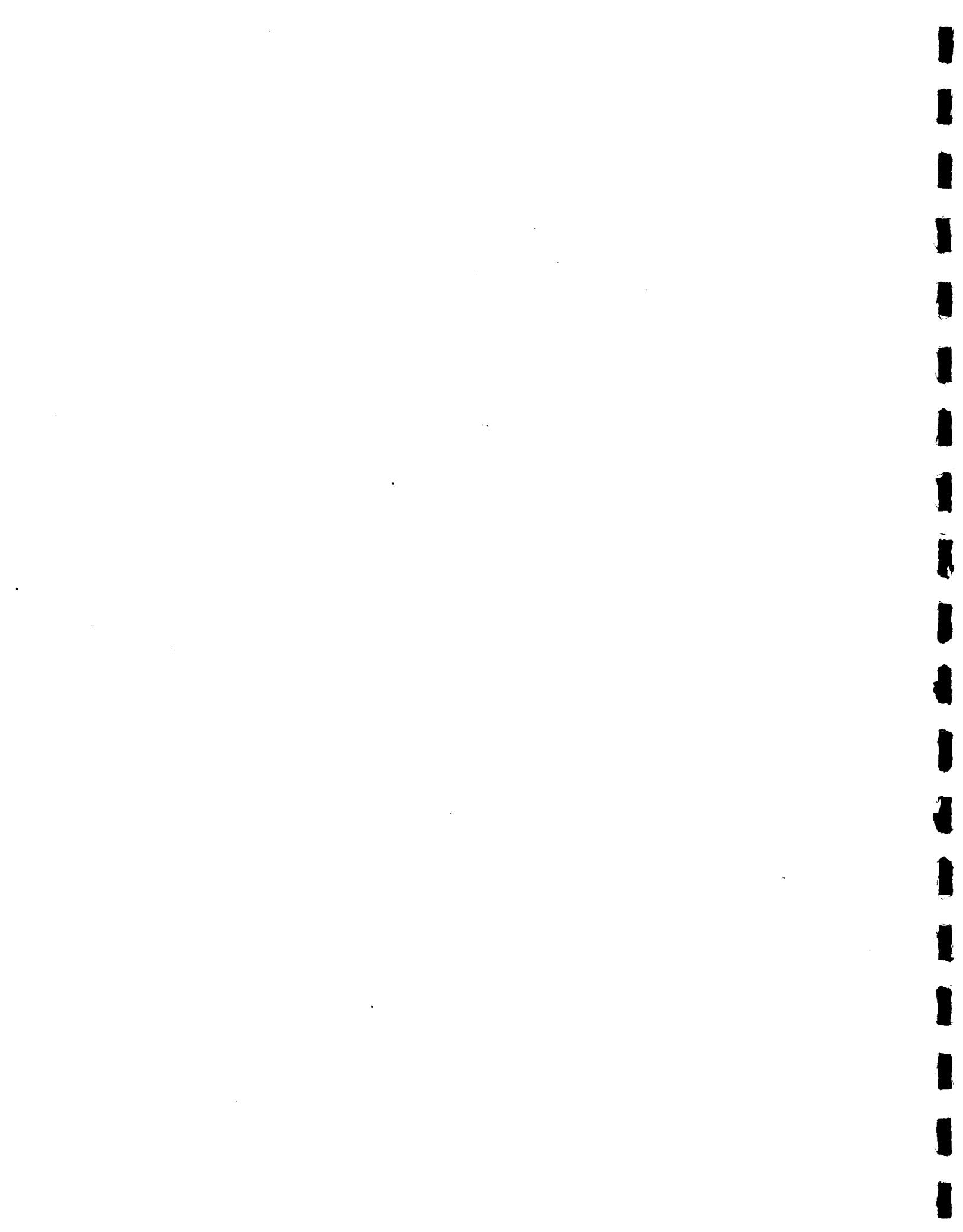
1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE ANNUITIES

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ANCHOR NATIONAL LIFE INS CO*	29.2549	2	832	\$10,812,008	\$0	\$29,507	\$0	0.27
2	EQUITABLE LIFE ASSUR SOCIETY OF THE US	53.6024	1	10,538	\$19,810,352	\$97,201	\$12,912,203	\$0	65.67
3	FORTIS BENEFITS INSURANCE COMPANY	5.5650	4	413	\$2,056,713	\$0	\$775,020	\$0	37.68
4	GOLDEN AMERICAN LIFE INS CO	0.3693	6	0	\$136,479	\$0	\$650,330	\$0	476.51
5	GUARDIAN INSURANCE & ANNUITY CO INC	0.4219	5	14	\$155,916	\$0	\$34,518	\$0	22.14
6	JOHN HANCOCK MUTUAL LIFE INS CO	0.0000	9	4	\$0	\$0	\$35,870	\$0	0.00
7	KEMPER INVESTORS LIFE INS CO	0.0000	9	672	\$0	\$0	\$1,020,720	\$0	0.00
8	MINNESOTA MUTUAL LIFE INSURANCE CO	0.1496	7	0	\$55,301	\$0	\$493,188	\$0	891.82
9	PRINCIPAL MUTUAL LIFE INS CO	0.1065	8	39	\$39,344	\$0	\$167,154	\$0	424.85
10	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.0000	9	792	\$0	\$0	\$0	\$0	0.00
11	UNUM LIFE INS CO OF AMERICA	10.5305	3	3,950	\$3,891,842	\$0	\$0	\$0	0.00
	TOTAL	100.000		17,254	\$36,957,955	\$97,201	\$16,118,510	\$0	43.88



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MODIFIED GUARANTEED ANNUITIES

OBS	COMPANY NAME	RANK BY MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	IDS LIFE INSURANCE COMPANY	1.0737	2	25	\$42,160	\$0	\$0	\$0	0.00
2	MERRILL LYNCH LIFE INS CO	99.9263	1	430	\$3,884,521	\$0	\$3,519,935	\$0	90.61
	TOTAL	100.000		455	\$3,926,681	\$0	\$3,519,935	\$0	89.64



1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DEPOSIT-TYPE FUNDS

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA INSURANCE CO OF AMERICA	0.1332	36	35	\$1,114,045	\$0	\$0	\$0	0.00
2	AETNA LIFE INS AND ANNUITY CO*	7.2484	4	0	\$60,634,745	\$0	\$0	\$0	0.00
3	AETNA LIFE INSURANCE COMPANY*	0.0000	76	0	(\$6,869,473)	\$0	\$0	\$0	0.00
4	ALLSTATE LIFE INSURANCE COMPANY	1.3209	15	0	\$11,050,000	\$0	\$3,557,840	\$0	32.20
5	AMERICAN GENERAL LIFE INS CO NY	0.0001	73	0	\$946	\$0	\$0	\$0	0.00
6	AMERICAN GENERAL LIFE INSURANCE CO	0.0001	74	5	\$426	\$0	\$0	\$0	0.00
7	AMERICAN LIFE INSURANCE CO OF NY	0.0008	71	0	\$7,109	\$0	\$18,776	\$0	264.12
8	AMERICAN MATURITY LIFE INSURANCE CO *	0.0791	45	30	\$661,930	\$0	\$0	\$0	0.00
9	AMERICAN NATIONAL INSURANCE COMPANY*	0.7489	22	0	\$6,265,036	\$0	\$0	\$0	0.00
10	AMERICAN SKANDIA LIFE ASSURANCE CORP	3.6355	8	0	\$30,412,002	\$0	\$3,083,588	\$0	10.14
11	AMERICAN UNITED LIFE INSURANCE CO	1.6635	14	0	\$13,915,900	\$0	\$6,029,617	\$0	43.33
12	AMERITAS LIFE INSURANCE CORP	0.0381	54	133	\$318,316	\$0	\$107,244	\$0	33.69
13	AMEX LIFE ASSURANCE CO	0.2233	32	1,565	\$1,868,012	\$0	\$0	\$0	0.00
14	ANCHOR NATIONAL LIFE INS CO*	14.9428	2	0	\$125,000,000	\$0	\$2,552,131	\$0	2.04
15	AURORA NATIONAL LIFE ASSURANCE CO	0.0000	76	15	(\$54,399)	\$0	\$24,801	\$0	0.00
16	AUSA LIFE INSURANCE COMPANY INC	0.0346	56	9	\$289,537	\$0	\$0	\$0	0.00
17	BANKERS UNITED LIFE ASSURANCE CO	0.1773	34	494	\$1,483,361	\$0	\$819,386	\$0	55.24
18	BCS LIFE INSURANCE COMPANY	0.0028	68	0	\$23,544	\$0	\$0	\$0	0.00
19	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0655	46	14	\$548,192	\$0	\$365,598	\$0	66.69
20	BUSINESS MENS ASSURANCE CO OF AMERICA	0.8083	21	1	\$6,761,557	\$0	\$0	\$0	0.00
21	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0217	59	46	\$181,383	\$0	\$232,371	\$0	128.11
22	CONNECTICUT GENERAL LIFE INS CO	0.0369	55	0	\$308,825	\$0	\$0	\$0	0.00
23	CONNECTICUT MUTUAL LIFE INS CO	0.3113	29	0	\$2,604,125	\$0	\$326	\$0	0.01
24	CONTINENTAL ASSURANCE COMPANY	0.3478	28	0	\$2,909,064	\$0	\$0	\$0	0.00
25	CUNA MUTUAL INSURANCE SOCIETY	0.2125	33	0	\$1,777,413	\$0	\$1,564,749	\$0	88.04
26	EMPLOYERS LIFE INS CO OF WAUSAU	0.1327	38	0	\$1,110,129	\$0	\$1,163,109	\$0	104.77
27	EQUITABLE LIFE ASSUR SOCIETY OF THE US	1.3147	16	0	\$10,998,092	\$0	\$0	\$0	0.00
28	FEDERAL LIFE INSURANCE CO MUTUAL	0.0009	70	52	\$7,765	\$0	\$129,370	\$0	1666.07
29	FIDELITY SECURITY LIFE INSURANCE CO*	1.0095	19	17,267	\$8,445,012	\$0	\$6,095,338	\$0	72.18
30	FIDELITY STANDARD LIFE INSURANCE CO	0.2993	30	1,411	\$2,504,134	\$0	\$864,993	\$0	34.54
31	FIRST COLONY LIFE INSURANCE COMPANY	0.0133	63	0	\$110,946	\$0	\$0	\$0	0.00
32	FRANKLIN LIFE INS CO	0.0861	43	0	\$720,110	\$0	\$0	\$0	0.00
33	GENERAL AMERICAN LIFE INSURANCE CO	18.0817	1	0	\$151,258,048	\$0	\$0	\$0	0.00
34	GOLDEN AMERICAN LIFE INS CO	0.2291	31	0	\$1,916,549	\$0	\$0	\$0	0.00
35	GUARDIAN INSURANCE & ANNUITY CO INC	0.0395	53	110	\$330,778	\$0	\$166,885	\$0	50.45
36	HARTFORD LIFE INSURANCE CO	4.2219	7	0	\$35,316,928	\$0	\$0	\$0	0.00
37	IDS LIFE INSURANCE COMPANY	0.0346	57	21	\$289,020	\$0	\$52,694	\$0	18.23
38	INTEGRITY LIFE INS CO	0.0120	64	23	\$100,660	\$0	\$32,343	\$0	32.13
39	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0024	69	0	\$20,000	\$0	\$0	\$0	0.00
40	KANSAS CITY LIFE INSURANCE CO	0.1328	37	0	\$1,110,975	\$0	\$0	\$0	0.00
41	KEMPER INVESTORS LIFE INS CO	0.4954	25	0	\$4,144,021	\$0	\$0	\$0	0.00
42	LIBERTY LIFE ASSUR CO OF BOSTON	0.0650	47	435	\$543,417	\$0	\$1,112,597	\$0	204.74
43	LIFE INSURANCE CO OF NORTH AMERICA	0.0000	76	2	(\$25,108)	\$0	\$0	\$0	0.00
44	LIFE INSURANCE COMPANY OF ILLINOIS	0.0000	76	1	\$0	\$0	\$0	\$0	0.00
45	LIFE INVESTORS INS CO OF AMERICA	0.0041	66	12	\$34,644	\$0	\$19,013	\$0	54.88
46	LINCOLN NATIONAL LIFE INSURANCE CO*	5.5706	6	522	\$46,599,777	\$0	\$0	\$0	0.00
47	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.3897	26	816	\$3,259,912	\$0	\$8,842,354	\$0	271.25
48	MASSACHUSETTS MUTUAL LIFE INS CO	1.7769	12	0	\$14,864,391	\$0	\$0	\$0	0.00
49	MBL LIFE ASSURANCE CORPORATION	0.0138	62	2,771	\$115,732	\$0	\$112,430	\$0	97.15
50	METROPOLITAN LIFE INSURANCE COMPANY	2.2334	9	0	\$18,682,926	\$0	\$0	\$0	0.00
51	MINNESOTA MUTUAL LIFE INSURANCE CO	0.7021	23	0	\$5,873,289	\$0	\$0	\$0	0.00
52	MONY LIFE INS CO OF AMERICA	0.0030	67	0	\$25,000	\$0	\$0	\$0	0.00
53	MUTUAL OF AMERICA LIFE INSURANCE CO	1.0695	17	0	\$8,946,684	\$0	\$0	\$0	0.00
54	NATIONWIDE LIFE INSURANCE COMPANY	14.9004	3	37,049	\$124,645,270	\$0	\$21,682,967	\$0	17.40
55	NEW ENGLAND MUTUAL LIFE INS CO	1.9153	11	0	\$16,021,969	\$0	\$9,137,798	\$0	57.03
56	NORTH AMERICAN SECURITY LIFE INS CO	0.0488	51	1	\$408,060	\$0	\$3,414	\$0	0.84
57	NORTHERN LIFE INSURANCE COMPANY	0.3606	27	2,108	\$3,016,245	\$0	\$0	\$0	0.00
58	NORTHWESTERN MUTUAL LIFE INS CO	0.1013	40	5	\$847,092	\$0	\$7,884	\$0	0.93
59	NORTHWESTERN NATIONAL LIFE INS CO	0.6567	24	9	\$5,493,241	\$0	\$7,886,064	\$0	143.56
60	OHIO NATIONAL LIFE INS CO THE	0.1474	35	0	\$1,233,057	\$0	\$0	\$0	0.00
61	PACIFIC MUTUAL LIFE INSURANCE CO	0.0174	60	0	\$145,450	\$0	\$6,176,732	\$0	4246.64
62	PENN MUTUAL LIFE INSURANCE CO THE	0.0003	72	0	\$2,396	\$0	\$0	\$0	0.00
63	PRINCIPAL MUTUAL LIFE INS CO	6.2882	5	0	\$52,602,044	\$0	\$0	\$0	0.00
64	PROTECTIVE LIFE INSURANCE COMPANY	0.0915	42	766	\$765,316	\$0	\$1,115,871	\$0	145.81
65	PROVIDENT MUTUAL LIFE INS CO OF PHIL*	0.0601	48	0	\$502,974	\$0	\$0	\$0	0.00
66	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0156	61	0	\$130,400	\$0	\$0	\$0	0.00
67	ROYAL MACCABEES LIFE INSURANCE CO	0.0265	58	0	\$221,722	\$0	\$30,698	\$0	13.85
68	SAFECO LIFE INSURANCE COMPANY*	0.0508	49	0	\$424,699	\$0	\$0	\$0	0.00
69	SECURITY MUTUAL LIFE INS CO OF NE	0.0808	44	0	\$676,247	\$0	\$0	\$0	0.00
70	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0000	75	620	\$111	\$0	\$0	\$0	0.00
71	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.0063	65	78	\$52,567	\$0	\$3,367	\$0	6.41
72	STATE LIFE INSURANCE COMPANY	0.0000	76	0	\$0	\$0	\$5,005	\$0	0.00
73	SUN LIFE ASSUR CO OF CANADA (US)	1.0032	20	164	\$8,391,832	\$0	\$0	\$0	0.00
74	SUNAMERICA LIFE INSURANCE COMPANY	0.0500	50	0	\$418,244	\$0	\$0	\$0	0.00
75	TRANSAMERICA LIFE INS & ANNUITY CO	0.1002	41	0	\$838,191	\$0	\$3,183,527	\$0	379.81

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DEPOSIT-TYPE FUNDS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
76	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.1267	39	0	\$1,059,942	\$0	\$1,639,189	\$0	154.65
77	TRAVELERS INSURANCE COMPANY THE	2.0099	10	0	\$16,813,148	\$0	\$473,150	\$0	2.81
78	UNION CENTRAL LIFE INSURANCE CO	1.6962	13	162	\$14,188,769	\$0	\$9,485,804	\$0	66.85
79	UNION LABOR LIFE INSURANCE COMPANY	0.0000	76	0	(\$5,851)	\$0	\$0	\$0	0.00
80	VARIABLE ANNUITY LIFE INSURANCE CO	1.0494	18	0	\$8,778,615	\$0	\$3,270,986	\$0	37.26
81	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0404	52	172	\$337,573	\$0	\$124,406	\$0	36.85
	TOTAL	100.000		66,924	\$836,524,750	\$0	\$101,174,415	\$0	12.09

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	LIFE BENEFITS RATIO	
1	AAA LIFE INS CO	0.0119	182	1,030	\$161,956	\$0	\$0	\$0	0.00	
2	ACADEMY LIFE INSURANCE CO*	0.0109	185	1,192	\$147,953	\$0	\$146,265	\$2,873	98.86	
3	ADMIRAL LIFE INS CO OF AMERICA	0.0116	183	2,378	\$157,800	\$0	\$80,649	\$10,949	51.11	
4	ADVANCE INSURANCE COMPANY	0.0000	303	42	\$412	\$0	\$0	\$614	0.00	
5	AETNA INSURANCE CO OF AMERICA	0.0818	93	35	\$1,114,045	\$0	\$0	\$0	0.00	
6	AETNA LIFE INS AND ANNUITY CO*	4.8778	6	901	\$66,468,516	\$0	\$27,397,177	\$38,709	41.22	
7	AETNA LIFE INSURANCE COMPANY*	0.1746	61	52,214	\$2,378,875	\$0	\$0	\$3,239,801	0.00	
8	AGC LIFE INS CO	0.0014	248	97	\$18,641	\$0	\$0	\$4,618	0.00	
9	AIG LIFE INSURANCE COMPANY	0.0623	107	9,247	\$848,894	\$0	\$3,308,876	\$135,308	389.79	
10	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0991	83	11,527	\$1,349,751	\$0	\$1,064,320	\$84,080	78.85	
11	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0390	134	28,638	\$531,312	\$37,694	\$254,672	\$266,335	55.03	
12	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0509	120	6,147	\$694,264	\$0	\$469,208	\$143,687	67.58	
13	ALLIED LIFE INS CO	0.0156	171	1	\$212,670	\$0	\$0	\$343,778	\$78,441	161.65
14	ALLSTATE LIFE INSURANCE COMPANY	0.9458	20	58,187	\$12,088,773	\$0	\$10,146,594	\$224,631	78.72	
15	AMERICAN AMICABLE LIFE INS CO TX	0.0062	206	380	\$84,886	\$0	\$46,500	\$18,846	54.78	
16	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.2079	55	97,182	\$2,833,549	\$0	\$1,763,551	\$189,483	62.24	
17	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0045	218	579	\$61,180	\$0	\$10,074	\$5,970	15.47	
18	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0001	297	13	\$730	\$0	\$0	\$290	0.00	
19	AMERICAN CONTINENTAL LIFE INS CO	0.0650	103	3,474	\$885,430	\$0	\$466,998	\$33,330	52.74	
20	AMERICAN CREDITORS LIFE INS CO	0.0096	190	862	\$130,566	\$0	\$54,319	\$8,735	41.60	
21	AMERICAN ENTERPRISE LIFE INS CO	0.0088	195	30	\$119,431	\$0	\$15,658	\$0	13.11	
22	AMERICAN FAMILY LIFE ASSUR CO GA	0.0060	208	1,352	\$82,046	\$0	\$18,000	\$25,153	21.94	
23	AMERICAN FAMILY LIFE INSURANCE CO	0.0037	225	422	\$50,057	\$0	\$0	\$3,620	0.00	
24	AMERICAN FIDELITY INSURANCE COMPANY	0.0277	150	375	\$377,573	\$0	\$268,344	\$21,199	71.07	
25	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0000	313	164	\$0	\$0	\$302,634	\$774	0.00	
26	AMERICAN GENERAL LIFE INSURANCE CO	0.0152	172	674	\$207,078	\$0	\$261,318	\$35,038	126.19	
27	AMERICAN HEALTH & LIFE INSURANCE CO	0.0378	139	7,511	\$514,765	\$0	\$315,392	\$46,015	61.27	
28	AMERICAN HERITAGE LIFE INSURANCE CO	0.0035	227	374	\$47,771	\$0	\$0	\$64,781	0.00	
29	AMERICAN INCOME LIFE INSURANCE CO	0.0002	289	395	\$2,297	\$0	\$12,900	\$395	561.60	
30	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0001	294	74	\$1,102	\$0	\$184,337	\$20	16727.50	
31	AMERICAN LIFE AND CASUALTY INS CO*	0.0322	147	3,971	\$438,842	\$0	\$397,000	\$112,107	90.47	
32	AMERICAN LIFE INSURANCE CO OF NY	0.0385	136	1,603	\$525,231	\$0	\$24,026	\$103,109	4.57	
33	AMERICAN MATURITY LIFE INSURANCE CO *	0.0486	122	30	\$661,930	\$0	\$0	\$0	0.00	
34	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0000	313	2	\$0	\$0	\$2,550	\$0	0.00	
35	AMERICAN MERCHANTS LIFE INS CO	0.0027	232	156	\$36,518	\$0	\$0	\$4,055	0.00	
36	AMERICAN NATIONAL INSURANCE COMPANY*	0.5836	35	15,224	\$7,953,131	\$0	\$2,173,953	\$81,266	27.33	
37	AMERICAN NATIONAL LIFE INS OF TX	0.0000	313	0	\$0	\$0	\$0	\$390	0.00	
38	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0015	245	167	\$20,497	\$0	\$0	\$2,666	0.00	
39	AMERICAN REPUBLIC INSURANCE COMPANY	0.0006	263	2	\$8,304	\$0	\$0	\$5	0.00	
40	AMERICAN SKANDIA LIFE ASSURANCE CORP	2.2318	11	2,040	\$30,412,002	\$0	\$3,083,588	\$0	10.14	
41	AMERICAN STATES LIFE INSURANCE CO	0.0045	217	4	\$61,501	\$0	\$61,816	\$131	100.51	
42	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0083	196	1,594	\$112,545	\$0	\$29,571	\$6,717	26.27	
43	AMERICAN UNITED LIFE INSURANCE CO	1.2715	16	25,130	\$17,325,801	\$99,660	\$8,790,277	\$460,067	51.31	
44	AMERITAS LIFE INSURANCE CORP	0.0253	154	349	\$345,317	\$0	\$107,244	\$4,223	31.06	
45	AMERUS LIFE INSURANCE COMPANY	0.0147	176	1,691	\$199,924	\$0	\$1,594,892	\$47,233	797.75	
46	AMEX LIFE ASSURANCE CO	0.1414	67	1,795	\$1,927,386	\$0	\$1,209,138	\$25,492	62.73	
47	AMICA LIFE INSURANCE COMPANY	0.0000	313	1	\$0	\$0	\$0	\$42	0.00	
48	ANCHOR NATIONAL LIFE INS CO*	10.3111	2	922	\$140,507,030	\$0	\$2,844,649	\$0	2.02	
49	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.0628	106	7,208	\$855,980	\$0	\$350,500	\$138,168	40.95	
50	ANTHEM LIFE INS CO OF INDIANA	0.0021	238	5	\$28,918	\$0	\$45,000	\$5,334	155.61	
51	ANTHEM LIFE INSURANCE COMPANY	0.0238	157	4,190	\$323,807	\$0	\$282,842	\$86,478	87.35	
52	ARCADIA NATIONAL LIFE INSURANCE CO	0.0444	127	3,108	\$605,378	\$0	\$113,363	\$31,043	18.73	
53	ARISTAR LIFE INSURANCE COMPANY	0.0004	271	13	\$5,020	\$0	\$16,649	\$159	331.65	
54	ATLANTA LIFE INSURANCE COMPANY	0.0013	250	0	\$17,350	\$0	\$55,079	\$43,700	317.46	
55	ATLAS LIFE INSURANCE CO	0.0000	313	2	\$0	\$0	\$2,980	\$0	0.00	
56	AURORA NATIONAL LIFE ASSURANCE CO	0.0073	201	1,059	\$99,125	\$0	\$286,092	\$7,560	288.62	
57	AUSA LIFE INSURANCE COMPANY INC	0.0221	161	10	\$300,628	\$0	\$1,234	\$0	0.41	
58	BALBOA LIFE INSURANCE COMPANY	0.0514	119	7,190	\$700,927	\$0	\$214,576	\$28,123	30.61	
59	BANKERS LIFE AND CASUALTY COMPANY	0.0000	313	0	\$0	\$0	\$113,199	\$0	0.00	
60	BANKERS NATIONAL LIFE INS CO	0.0000	298	6	\$681	\$0	\$1,960	\$30	287.81	
61	BANKERS SECURITY LIFE INS SOCIETY	0.0040	221	0	\$53,970	\$0	\$0	\$66,819	0.00	
62	BANKERS UNITED LIFE ASSURANCE CO	0.2331	51	1,283	\$3,176,915	\$0	\$1,243,878	\$111,745	39.15	
63	BCS LIFE INSURANCE COMPANY	0.0343	144	2,756	\$467,165	\$0	\$389,777	\$221,168	83.43	
64	BENEFICIAL LIFE INSURANCE COMPANY	0.0003	279	176	\$3,780	\$0	\$87,000	\$26,699	2301.59	
65	BENEFICIAL STANDARD LIFE INS CO*	0.0073	200	722	\$100,014	\$0	\$102,751	\$5,599	102.74	
66	BENICORP INSURANCE COMPANY	0.0004	272	330	\$4,914	\$0	\$0	\$1,113	0.00	
67	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.8230	21	18	\$11,214,268	\$0	\$2,400	\$0	0.02	
68	BEST LIFE INSURANCE CO OF CALIFORNIA	0.0020	240	131	\$27,107	\$0	\$77,342	\$561	285.32	
69	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0224	159	1,977	\$305,206	\$0	\$186,707	\$106,329	61.17	
70	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0402	130	14	\$548,192	\$0	\$365,598	\$0	66.69	
71	BUSINESS MENS ASSURANCE CO OF AMERICA	1.3578	14	84,575	\$18,502,231	\$0	\$8,688,911	\$3,523,204	46.96	
72	CAMERON LIFE INSURANCE COMPANY	0.0047	216	204	\$64,720	\$0	\$0	\$13,222	0.00	
73	CANADA LIFE INSURANCE COMPANY	0.0384	137	4,830	\$523,061	\$0	\$1,919,046	\$150,737	366.89	
74	CELTIC LIFE INSURANCE COMPANY THE	0.0014	246	178	\$19,097	\$0	\$0	\$1,789	0.00	
75	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.0061	207	1,354	\$83,066	\$0	\$0	\$15,867	0.00	
76	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0861	90	17,558	\$1,173,194	\$0	\$452,316	\$100,121	38.55	
77	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0151	173	4,838	\$205,915	\$0	\$57,048	\$44,059	27.70	

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	RANK BY MARKET SHARE	MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
78	CENTRAL STATES HEALTH & LIFE CO	0.1420	66	57,841	\$1,934,615	\$0	\$1,355,458	\$130,930	70.06
79	CENTURY LIFE ASSURANCE COMPANY	0.0253	155	23	\$344,511	\$0	\$46,077	\$19,325	13.37
80	CENTURY LIFE OF AMERICA	0.0222	160	2	\$302,811	\$0	\$2,699	\$0	0.89
81	CHARTER NATIONAL LIFE INSURANCE CO*	0.0398	132	206	\$542,364	\$0	\$821,241	\$10,127	151.42
82	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0000	313	33	\$0	\$0	\$0	\$4,973	0.00
83	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0103	187	501	\$140,896	\$0	\$144,081	\$3,666	102.26
84	CHRYSLER LIFE INSURANCE COMPANY	0.0000	313	258	(\$4,406)	\$0	\$2,680	\$848	0.00
85	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0499	121	4,680	\$680,523	\$0	\$240,840	\$123,938	35.39
86	CHUBB LIFE INS CO OF AM	0.0023	234	12	\$31,180	\$0	\$136,894	\$46	439.04
87	CITICORP LIFE INS CO	0.0144	178	3	\$196,039	\$0	\$24,721	\$25,230	12.61
88	CITIZENS SECURITY LIFE INS CO	0.0001	295	11	\$813	\$0	\$0	\$150	0.00
89	COLLEGE LIFE INSURANCE CO OF AMERICA	0.1013	81	310	\$1,381,008	\$0	\$21,487	\$0	1.56
90	COLONIAL LIFE & ACCIDENT INS CO	0.0011	253	121	\$14,497	\$0	\$0	\$4,344	0.00
91	COLONIAL PENN LIFE INSURANCE CO	0.0686	100	4,999	\$934,316	\$0	\$348,997	\$16,526	37.35
92	COMBINED INSURANCE CO OF AMERICA	0.0449	126	3,891	\$611,950	\$0	\$780,980	\$35,993	127.62
93	COMMERCIAL LIFE INSURANCE COMPANY*	0.0150	174	3,714	\$203,839	\$0	\$73,740	\$97,871	36.18
94	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0217	163	1,175	\$295,811	\$0	\$242,371	\$4,553	81.93
95	COMMONWEALTH LIFE INSURANCE COMPANY	0.0003	277	147	\$4,095	\$0	\$82,103	\$46,157	2004.96
96	COMMONWEALTH NATIONAL LIFE INS CO	0.0000	300	9	\$550	\$0	\$0	\$133	0.00
97	COMPANION LIFE INSURANCE COMPANY*	0.0007	260	164	\$9,268	\$0	\$90,062	\$2,212	971.75
98	CONGRESS LIFE INSURANCE COMPANY	0.0000	312	0	\$28	\$0	\$1,000	\$15,742	3571.43
99	CONNECTICUT GENERAL LIFE INS CO	2.5212	9	128,886	\$34,355,845	\$0	\$27,796,423	\$7,828,195	80.91
100	CONNECTICUT MUTUAL LIFE INS CO	0.1992	57	154	\$2,714,942	\$0	\$12,903	\$15,287	0.48
101	CONNECTICUT NATIONAL LIFE INS CO*	0.0000	313	1	\$0	\$0	\$0	\$84	0.00
102	CONSUMERS LIFE INSURANCE COMPANY	0.0000	313	0	\$0	\$0	\$0	\$11	0.00
103	CONTINENTAL ASSURANCE COMPANY	0.7326	27	51,606	\$9,983,284	\$8,951	\$3,669,517	\$1,578,920	36.85
104	CONTINENTAL GENERAL INSURANCE CO	0.0000	313	0	\$0	\$0	\$0	\$11,275	0.00
105	CONTINENTAL LIFE AND ACCIDENT CO*	0.0056	211	809	\$76,587	\$0	\$20,000	\$8,331	26.08
106	COUNTRY LIFE INSURANCE COMPANY	0.0008	256	55	\$11,150	\$0	\$47,767	\$3,021	428.40
107	COVA FINANCIAL SERVICES LIFE INS CO	0.0000	313	66	\$0	\$0	\$167,210	\$4,407	0.00
108	CROWN LIFE INSURANCE COMPANY*	0.0027	230	1,031	\$37,272	\$0	\$702,790	\$16,751	1885.57
109	CUNA MUTUAL INSURANCE SOCIETY	0.5933	34	621,203	\$8,084,857	\$111,608	\$5,506,593	\$1,283,992	69.49
110	DELTA LIFE AND ANNUITY COMPANY*	0.0172	165	5	\$234,010	\$0	\$123,965	\$0	52.97
111	EMPLOYERS HEALTH INSURANCE COMPANY*	0.0149	175	2,338	\$203,488	\$0	\$32,500	\$46,693	15.97
112	EMPLOYERS LIFE INS CO OF WAUSAU	0.0968	85	1,460	\$1,318,606	\$0	\$1,804,327	\$29,253	136.84
113	EMPLOYERS MODERN LIFE COMPANY	0.0007	261	212	\$9,134	\$0	\$0	\$3,765	0.00
114	EPIC LIFE INSURANCE COMPANY THE	0.0034	229	707	\$46,636	\$0	\$15,000	\$13,159	32.16
115	EQUITABLE LIFE ASSUR SOCIETY OF THE US	2.2608	10	12,023	\$30,807,048	\$98,081	\$13,407,123	\$0	43.84
116	FAMILY BENERT LIFE INSURANCE CO	0.0176	164	1,714	\$240,117	\$0	\$220,000	\$230,336	91.62
117	FAMILY LIFE INSURANCE COMPANY*	0.0042	219	210	\$57,748	\$0	\$27,320	\$8,451	47.31
118	FARM BUREAU LIFE INS CO OF MISSOURI	0.0078	197	670	\$106,911	\$0	\$36,000	\$25,316	33.67
119	FARMERS NEW WORLD LIFE INSURANCE CO	0.0003	278	159	\$3,879	\$0	\$10,000	\$149,090	257.80
120	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0000	313	196	\$0	\$0	\$6,254	\$72	0.00
121	FEDERAL KEMPER LIFE ASSURANCE CO	0.0000	299	2	\$600	\$0	\$0	\$12	0.00
122	FEDERAL LIFE INSURANCE CO MUTUAL	0.0006	265	52	\$7,765	\$0	\$129,370	\$0	1666.07
123	FEDERATED LIFE INSURANCE COMPANY	0.0715	97	0	\$974,501	\$0	\$315,094	\$25,629	32.33
124	FIDELITY AND GUARANTY LIFE INS CO*	0.0395	133	109	\$538,819	\$0	\$426,407	\$0	79.14
125	FIDELITY SECURITY LIFE INSURANCE CO*	0.7631	23	67,143	\$10,398,878	\$0	\$7,516,670	\$963,061	72.28
126	FIDELITY STANDARD LIFE INSURANCE CO	0.1838	58	1,411	\$2,504,134	\$0	\$864,993	\$0	34.54
127	FIRST ALL AMERICA FINANCIAL LIFE INS CO	0.1335	70	33,873	\$1,819,212	\$84,077	\$785,831	\$519,141	47.82
128	FIRST COLONY LIFE INSURANCE COMPANY	0.0144	177	2,152	\$196,630	\$0	\$474,253	\$269,895	241.19
129	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0000	313	0	\$0	\$0	\$0	\$13,097	0.00
130	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0161	170	736	\$219,310	\$0	\$230,200	\$14,844	104.97
131	FIRST VARIABLE LIFE INSURANCE CO	0.0011	252	10	\$14,607	\$0	\$64,578	\$0	442.10
132	FORD LIFE INSURANCE COMPANY	0.1022	80	13,512	\$1,392,054	\$0	\$733,912	\$124,285	52.72
133	FOREMOST LIFE INSURANCE COMPANY	0.0000	313	164	(\$1,432)	\$0	\$0	\$1,547	0.00
134	FORETHOUGHT LIFE INSURANCE COMPANY	0.5353	37	5,692	\$7,293,779	\$0	\$2,497,079	\$25,099	34.24
135	FORT DEARBORN LIFE INS CO	0.1339	69	10,718	\$1,823,977	\$0	\$1,452,924	\$335,504	79.66
136	FORTIS BENEFITS INSURANCE COMPANY	0.7208	28	75,899	\$9,822,428	\$0	\$6,801,557	\$2,150,309	67.21
137	FRANKLIN LIFE INS CO	0.0660	102	88	\$899,795	\$0	\$163,047	\$0	18.12
138	GENERAL AMERICAN LIFE INSURANCE CO	13.2490	1	158,019	\$180,540,475	\$24,785,215	\$29,521,746	\$11,162,329	30.08
139	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0000	313	418	\$0	\$0	\$1,336,604	\$0	0.00
140	GENERAL FIDELITY LIFE INSURANCE CO	0.0000	313	29	(\$1,592)	\$0	\$30,476	\$886	0.00
141	GERBER LIFE INSURANCE COMPANY	0.0523	117	4,091	\$712,398	\$0	\$576,433	\$38,565	80.91
142	GERMANTOWN LIFE INSURANCE COMPANY	0.0000	307	3	\$172	\$0	\$0	\$72	0.00
143	GLOBE LIFE AND ACCIDENT INS CO	0.1300	71	9,695	\$1,771,823	\$0	\$757,653	\$72,394	42.76
144	GOLDEN AMERICAN LIFE INS CO	0.1685	63	0	\$2,296,059	\$0	\$749,209	\$628,896	32.63
145	GOLDEN RULE INSURANCE COMPANY	0.0122	180	191	\$165,870	\$0	\$71,183	\$6,159	42.91
146	GREAT AMERICAN LIFE INSURANCE CO	0.0381	138	165	\$519,520	\$0	\$4,722	\$8	0.91
147	GREAT AMERICAN RESERVE INS CO	0.0050	215	162	\$67,869	\$0	\$117,443	\$3,841	173.04
148	GREAT NORTHERN INSURED ANNUITY CORP	0.0000	313	233	\$0	\$0	\$1,136,723	\$0	0.00
149	GREAT WEST LIFE & ANNUITY INS CO*	0.7480	24	21,100	\$10,192,229	\$353	\$19,930,145	\$977,056	195.55
150	GREAT WEST LIFE ASSURANCE COMPANY*	0.0002	287	10	\$2,575	\$0	\$0	\$670	0.00
151	GUARANTEE LIFE INSURANCE COMPANY	0.5472	36	105,799	\$7,457,144	\$0	\$4,190,604	\$2,102,228	56.20
152	GUARANTEE RESERVE LIFE INSURANCE CO	0.0120	181	975	\$164,140	\$0	\$86,551	\$7,577	52.73
153	GUARANTEE TRUST LIFE INSURANCE CO*	0.1745	62	12,390	\$2,378,411	\$0	\$424,873	\$130,849	17.86
154	GUARDIAN INSURANCE & ANNUITY CO INC	0.0386	135	124	\$525,967	\$0	\$0	\$0	0.00

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED'S	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
155	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.3650	42	54,984	\$4,974,017	\$0	\$2,195,733	\$1,777,200	44.14
156	HARTFORD LIFE AND ACCIDENT INS CO*	0.5230	38	0	\$7,126,991	\$193	\$4,947,040	\$2,852,696	69.42
157	HARTFORD LIFE INSURANCE CO	2.6828	8	6,667	\$36,558,028	\$0	\$413,121	\$361,756	1.13
158	HARVEST LIFE INSURANCE COMPANY THE	0.0000	313	0	\$0	\$0	\$0	\$1,845	0.00
159	HERITAGE LIFE INSURANCE COMPANY	0.0051	214	669	\$69,699	\$0	\$51,955	\$18,545	74.54
160	HOMESTEADERS LIFE COMPANY	0.0631	105	633	\$860,345	\$0	\$88,008	\$1,267	10.23
161	HORACE MANN LIFE INSURANCE COMPANY	0.0017	242	679	\$23,411	\$0	\$50,000	\$6,783	213.57
162	IDS LIFE INSURANCE COMPANY	0.0457	125	136	\$623,421	\$0	\$171,387	\$1,154	27.49
163	INA LIFE INSURANCE CO OF NEW YORK	0.0000	313	0	\$0	\$0	\$89,961	\$0	0.00
164	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.1268	73	25,138	\$1,727,652	\$0	\$614,407	\$127,474	35.56
165	INTEGON LIFE INS CORP	0.0024	233	2,341	\$32,698	\$0	\$42,724	\$1,276	130.66
166	INTEGRITY LIFE INS CO	0.0074	199	23	\$100,660	\$0	\$32,343	\$0	32.13
167	INTRAMERICA LIFE INSURANCE COMPANY	0.0001	291	9	\$1,925	\$0	\$0	\$38	0.00
168	INVESTORS GUARANTY LIFE INS CO	0.0000	313	80	\$0	\$0	\$0	\$12,071	0.00
169	INVESTORS HERITAGE LIFE INSURANCE CO	0.0000	313	0	\$0	\$0	\$0	\$27,324	0.00
170	INVESTORS LIFE INSURANCE CO OF NEBRASK*	0.0000	313	0	\$0	\$0	\$0	\$19,745	0.00
171	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0018	241	13	\$24,109	\$0	\$0	\$630	0.00
172	J C PENNEY LIFE INSURANCE COMPANY	0.3376	44	67,435	\$4,600,615	\$0	\$1,665,456	\$232,461	36.20
173	JACKSON NATIONAL LIFE INS CO	0.0406	129	3,154	\$552,873	\$0	\$5,010,384	\$0	906.25
174	JEFFERSON PILOT LIFE INS CO	0.0074	198	901	\$101,146	\$0	\$372,274	\$23,000	368.06
175	JOHN ALDEN LIFE INSURANCE CO	0.1147	77	14,018	\$1,563,669	\$0	\$386,289	\$194,587	24.70
176	JOHN HANCOCK MUTUAL LIFE INS CO	0.6747	30	31,322	\$9,194,237	\$629,202	\$41,034,991	\$2,440,167	453.16
177	KANSAS CITY LIFE INSURANCE CO	0.3452	43	35,901	\$4,704,307	\$0	\$3,494,951	\$1,294,510	74.29
178	KEMPER INVESTORS LIFE INS CO	0.3170	46	2,595	\$4,319,467	\$0	\$3,383,767	\$0	78.34
179	KEYPORT LIFE INSURANCE COMPANY	0.0000	313	67	\$0	\$0	\$0	\$0	0.00
180	LAFAYETTE LIFE INSURANCE CO THE	0.0228	158	27	\$310,991	\$0	\$428,000	\$171,615	137.62
181	LAMAR LIFE INSURANCE COMPANY	0.0036	226	0	\$48,941	\$0	\$0	\$0	0.00
182	LIBERTY LIFE ASSUR CO OF BOSTON	0.0596	112	3,403	\$811,195	\$0	\$1,414,797	\$98,241	174.28
183	LIBERTY LIFE INSURANCE COMPANY*	0.0959	87	7,882	\$1,306,617	\$0	\$669,560	\$228,277	51.24
184	LIBERTY NATIONAL LIFE INSURANCE CO	0.0000	309	2	\$136	\$0	\$0	\$60	0.00
185	LIFE INS CO OF THE SOUTHWEST	0.0112	184	26	\$152,164	\$0	\$183,158	\$1,002	120.37
186	LIFE INSURANCE CO OF NORTH AMERICA	0.6133	33	157,699	\$8,357,382	\$0	\$5,245,752	\$2,125,976	62.77
187	LIFE INSURANCE COMPANY OF ILLINOIS	0.0000	313	1	\$0	\$0	\$0	\$0	0.00
188	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0163	168	517	\$221,925	\$0	\$8,659	\$46,266	3.90
189	LIFE INVESTORS INS CO OF AMERICA	0.2211	54	35,866	\$3,012,382	\$0	\$2,383,500	\$428,300	79.12
190	LINCOLN BENEFIT LIFE COMPANY	0.0072	202	331	\$97,552	\$0	\$351,307	\$497	360.12
191	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0006	262	0	\$8,821	\$0	\$0	\$0	0.00
192	LINCOLN MUTUAL LIFE INSURANCE CO	0.0000	313	68	\$0	\$0	\$0	\$10,262	0.00
193	LINCOLN NATIONAL LIFE INSURANCE CO*	3.4711	7	11,545	\$47,299,603	\$0	\$71,242,449	\$373,577	150.62
194	LOYAL AMERICAN LIFE INSURANCE CO	0.0003	273	23	\$4,439	\$0	\$2,510	\$933	56.54
195	LOYALTY LIFE INSURANCE COMPANY	0.0037	224	52	\$50,150	\$0	\$10,424	\$1,375	20.79
196	LYNDON LIFE INSURANCE COMPANY	0.0000	313	5,924	(\$6,552)	\$0	\$99,424	\$11,203	0.00
197	MADISON NATIONAL LIFE INSURANCE CO INC	0.0006	269	404	\$7,503	\$0	\$13,775	\$2,159	183.59
198	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.2458	49	1,365	\$3,349,623	\$0	\$8,842,354	\$0	263.98
199	MANUFACTURERS LIFE INSURANCE CO	1.0730	19	2,054	\$14,621,179	\$1,038	\$2,034,050	\$347,133	13.92
200	MASSACHUSETTS MUTUAL LIFE INS CO	1.2851	15	5,349	\$17,512,157	\$0	\$8,137,407	\$252,696	46.47
201	MAYFLOWER NATIONAL LIFE INSURANCE CO	0.0000	313	337	(\$2,904)	\$0	\$4,492	\$1,623	0.00
202	MBL LIFE ASSURANCE CORPORATION	0.0090	193	2,057	\$122,566	\$0	\$562,149	\$0	458.65
203	MEDICAL LIFE INSURANCE COMPANY	0.0089	194	133	\$120,927	\$0	\$205,000	\$32,911	169.52
204	MEDICAL SAVINGS INSURANCE COMPANY	0.0065	204	0	\$88,282	\$0	\$61,255	\$0	69.39
205	MEGA LIFE AND HEALTH INS CO THE	0.0002	281	1,296	\$3,136	\$0	\$0	\$9,205	0.00
206	MERIT LIFE INSURANCE CO	0.0640	104	22,856	\$872,458	\$0	\$519,408	\$64,048	59.53
207	MERRILL LYNCH LIFE INS CO	0.2851	47	430	\$3,884,521	\$0	\$3,519,935	\$0	90.61
208	METRAHEALTH INS CO	0.0002	284	40	\$2,625	\$0	\$242,392	\$0	8580.25
209	METROPOLITAN LIFE INSURANCE COMPANY	5.1796	5	381,829	\$70,580,790	\$1,902,211	\$210,852,510	\$19,076,679	301.43
210	MIC LIFE INSURANCE CORPORATION	0.0522	118	8,477	\$710,985	\$0	\$695,335	\$68,874	97.80
211	MIDLAND LIFE INSURANCE COMPAN, THE*	0.0001	296	1	\$753	\$0	\$0	\$66	0.00
212	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0000	313	0	\$0	\$0	\$0	\$97,936	0.00
213	MIDWEST NATIONAL LIFE INS CO OF TN	0.0098	189	1,321	\$133,399	\$0	\$81,483	\$6,513	61.08
214	MINISTERS LIFE INSURANCE CO THE*	0.0825	92	0	\$1,123,757	\$0	\$39,546	\$179,433	3.52
215	MINNESOTA MUTUAL LIFE INSURANCE CO	0.7177	29	12,906	\$9,779,446	\$272,757	\$3,293,719	\$1,348,268	36.47
216	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.1773	60	70,219	\$2,415,695	\$0	\$2,813,694	\$971,517	116.48
217	MONTGOMERY WARD LIFE INSURANCE CO	0.0695	99	35,961	\$947,039	\$0	\$484,323	\$109,487	51.14
218	MONUMENTAL LIFE INSURANCE COMPANY*	0.1541	65	17,346	\$2,099,400	\$0	\$1,078,375	\$452,335	51.37
219	MONY LIFE INS CO OF AMERICA	0.0325	146	1,257	\$442,948	\$0	\$330,352	\$47,056	74.58
220	MOUNTAIN LIFE INSURANCE COMPANY	0.0563	114	10,986	\$767,167	\$0	\$293,440	\$51,653	38.25
221	MUTUAL LIFE INSURANCE CO OF NY*	0.0054	212	915	\$72,960	\$0	\$5,371,660	\$126,579	7362.47
222	MUTUAL OF AMERICA LIFE INSURANCE CO	0.7852	22	0	\$10,699,337	\$0	\$16,558,067	\$0	154.76
223	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	313	2	\$0	\$0	\$50,179	\$0	0.00
224	NACOLAH LIFE INS CO	0.0017	243	151	\$22,565	\$0	\$21,648	\$2,088	95.94
225	NATIONAL BENEFIT LIFE INSURANCE CO	0.0095	191	766	\$129,914	\$0	\$89,041	\$7,795	68.54
226	NATIONAL FARMERS UNION LIFE INS CO	0.0000	313	1	(\$253)	\$0	\$0	\$3	0.00
227	NATIONAL FIDELITY LIFE INSURANCE CO	0.0000	306	0	\$179	\$0	\$6,937	\$0	3875.42
228	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0053	213	847	\$71,970	\$0	\$30,000	\$16,199	41.68
229	NATIONAL HEALTH INS CO	0.0006	264	17	\$8,091	\$0	\$1,854	\$115	22.91
230	NATIONWIDE LIFE INSURANCE COMPANY	9.2866	3	40,064	\$126,546,819	\$0	\$22,869,650	\$25,317	18.07

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP

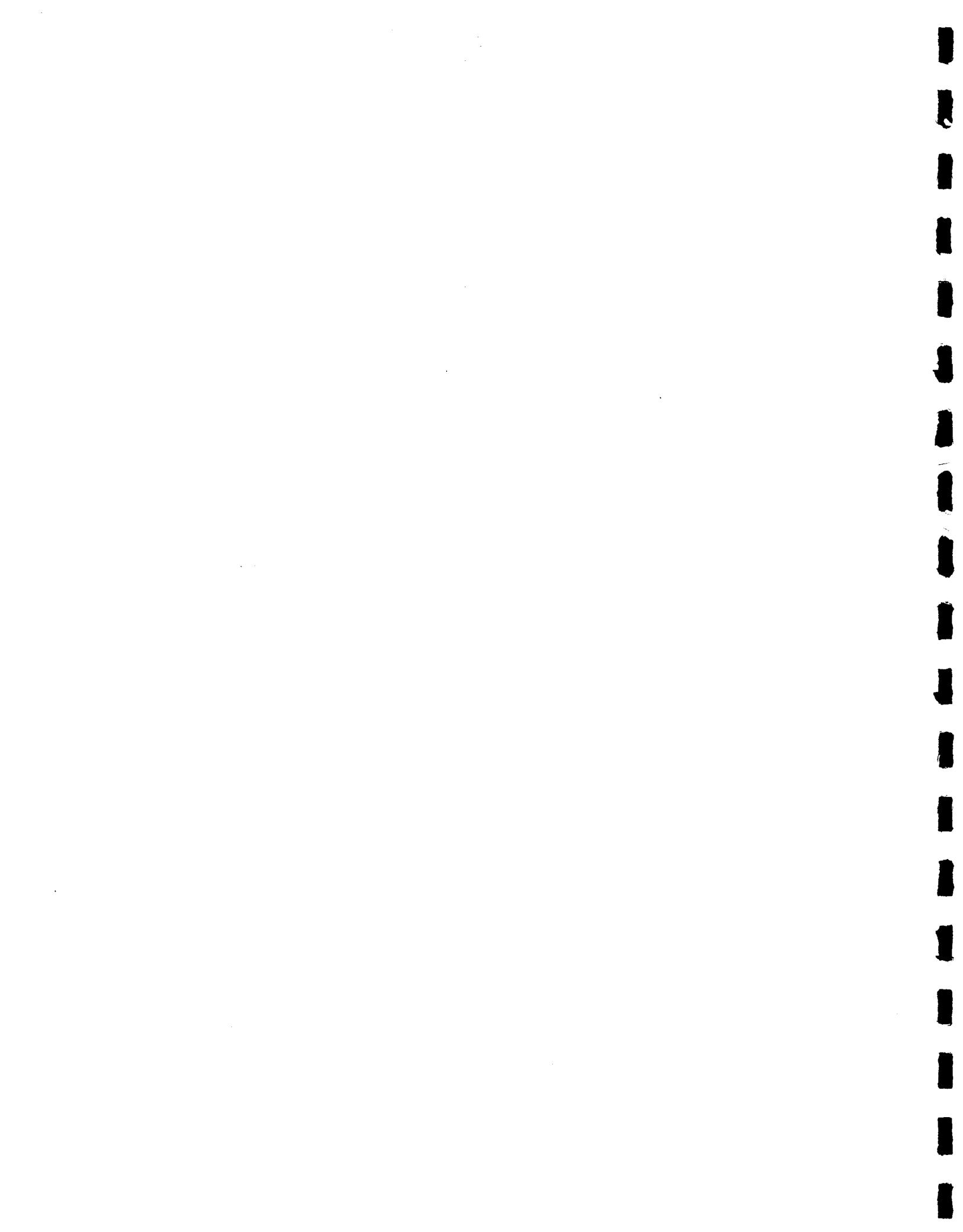
OBS	COMPANY NAME	RANK BY MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
231	NEW ENGLAND MUTUAL LIFE INS CO	1.2338	17	170	\$16,812,912	\$5,067	\$20,041,428	\$5,611	119.23
232	NEW YORK LIFE INSURANCE COMPANY	0.3259	45	26,995	\$4,441,488	\$346,329	\$10,128,183	\$1,913,216	235.83
233	NIPPON LIFE INS CO OF AMERICA	0.0000	313	74	(\$196)	\$0	\$0	\$0	0.00
234	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0037	223	298	\$50,655	\$0	\$943,002	\$17,667	1861.62
235	NORTH AMERICAN LIFE ASSURANCE CO	0.0961	86	18,733	\$1,310,073	\$0	\$146,650	\$488,390	11.19
236	NORTH AMERICAN SECURITY LIFE INS CO	0.0299	148	1	\$408,060	\$0	\$3,414	\$0	0.84
237	NORTH CENTRAL LIFE INSURANCE CO*	0.0613	110	6,292	\$835,593	\$0	\$385,063	\$42,981	46.08
238	NORTHBROOK LIFE INSURANCE COMPANY	0.2288	53	1,357	\$3,117,596	\$0	\$8,488,588	\$0	272.28
239	NORTHERN LIFE INSURANCE COMPANY	0.2392	50	2,229	\$3,259,355	\$0	\$91,054	\$15,922	2.79
240	NORTHWESTERN MUTUAL LIFE INS CO	0.0622	108	5	\$847,092	\$0	\$7,884	\$0	0.93
241	NORTHWESTERN NATIONAL LIFE INS CO	0.1203	75	11,326	\$1,639,668	\$40,699	\$1,230,043	\$1,076,361	77.50
242	OHIO NATIONAL LIFE INS CO THE	0.1391	68	75	\$1,894,845	\$0	\$13,579,966	\$145,163	716.68
243	OHIO STATE LIFE INSURANCE CO, THE	0.0000	313	237	(\$159)	\$0	\$0	\$35,849	0.00
244	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0000	313	0	\$0	\$0	\$5,190	\$1	0.00
245	OXFORD LIFE INSURANCE COMPANY	0.0009	255	60	\$11,952	\$0	\$0	\$2,917	0.00
246	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0000	313	12	\$0	\$0	\$10,993	\$0	0.00
247	PACIFIC MUTUAL LIFE INSURANCE CO	0.0402	131	5,127	\$547,462	\$11,276	\$8,842,717	\$49,079	1617.28
248	PAN AMERICAN LIFE INSURANCE COMPANY	0.0168	167	5,030	\$228,567	\$0	\$239,717	\$23,316	104.88
249	PARAGON LIFE INSURANCE COMPANY	0.4972	40	19,270	\$6,775,099	\$0	\$1,473,167	\$1,785,677	21.74
250	PAUL REVERE LIFE INSURANCE CO	0.0040	220	771	\$54,018	\$0	\$184,050	\$22,317	340.72
251	PEKIN LIFE INSURANCE COMPANY	0.0162	169	1,286	\$220,474	\$0	\$80,762	\$11,613	36.63
252	PENN INSURANCE & ANNUITY CO THE	0.0003	276	12	\$4,218	\$0	\$0	\$441	0.00
253	PENN MUTUAL LIFE INSURANCE CO THE	0.0003	274	189	\$4,371	\$0	\$7,174,531	\$89,228	164139.35
254	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0000	311	0	\$46	\$0	\$9,825	\$38,700	21358.70
255	PFL LIFE INSURANCE COMPANY	0.0023	235	264	\$31,034	\$0	\$16,388	\$4,667	52.81
256	PHILADELPHIA AMERICAN LIFE INS CO	0.0002	286	17	\$2,695	\$0	\$10,000	\$100	371.06
257	PHOENIX AMERICAN LIFE INS CO	0.1174	76	18,735	\$1,600,344	\$0	\$1,317,500	\$689,493	82.33
258	PHOENIX HOME LIFE MUTUAL INS CO	0.0557	115	7,551	\$758,574	\$3,160	\$1,310,948	\$208,673	173.23
259	PIONEER AMERICAN INSURANCE COMPANY	0.0002	285	21	\$2,817	\$0	\$0	\$1,485	0.00
260	PIONEER LIFE INSURANCE COMPANY	0.0001	292	12	\$1,728	\$0	\$0	\$264	0.00
261	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0000	304	2	\$343	\$0	\$0	\$99	0.00
262	PM GROUP LIFE INS CO	0.0662	101	10,963	\$901,660	\$0	\$700,900	\$59,350	77.73
263	PREFERRED LIFE INS CO OF NEW YORK	0.0002	290	7	\$2,050	\$0	\$0	\$200	0.00
264	PRINCIPAL MUTUAL LIFE INS CO	5.3971	4	298,578	\$73,545,023	\$544,175	\$48,158,843	\$2,458,366	66.22
265	PROTECTIVE LIFE INSURANCE COMPANY	0.0762	95	1,785	\$1,038,851	\$0	\$1,141,822	\$22,373	109.91
266	PROVIDENT INDEMNITY LIFE INS CO	0.0005	270	96	\$7,472	\$0	\$0	\$1,020	0.00
267	PROVIDENT LIFE AND ACCIDENT INS CO	0.1796	59	1,529	\$2,446,881	\$4,368	\$5,110,547	\$599,026	209.04
268	PROVIDENT LIFE AND CASUALTY INS CO	0.0016	244	0	\$21,996	\$0	\$0	\$13,173	0.00
269	PROVIDENT MUTUAL LIFE INS CO OF PHIL*	0.0610	111	1,868	\$831,085	\$1,205	\$543,746	\$23,114	65.57
270	PROVIDENT NATIONAL ASSURANCE CO	0.0000	313	30	\$0	\$0	\$47,998	\$0	0.00
271	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.2576	48	9,551	\$3,510,227	\$6	\$36,850,416	\$85,663	1049.80
272	PRUDENTIAL INSURANCE CO OF AMERICA THE	2.0172	13	163,105	\$27,488,004	\$1,117,376	\$34,006,719	\$7,430,910	127.78
273	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0092	192	30	\$125,871	\$0	\$186,739	\$2,414	148.36
274	RELIABLE LIFE INSURANCE COMPANY*	0.0066	203	859	\$90,066	\$0	\$782,639	\$10,188	868.96
275	RELIANCE STANDARD LIFE INSURANCE CO*	0.0347	143	10,396	\$472,351	\$0	\$375,023	\$375,722	79.39
276	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0000	302	2	\$421	\$0	\$0	\$0	0.00
277	ROYAL MACCABEES LIFE INSURANCE CO	0.1250	74	19,200	\$1,716,323	\$0	\$831,140	\$440,952	48.43
278	SAFECO LIFE INSURANCE COMPANY*	0.1667	64	17,221	\$2,272,079	\$0	\$11,867,049	\$392,888	522.30
279	SECURITY ASSURANCE COMPANY	0.0007	259	0	\$9,372	\$0	\$5,311	\$0	56.67
280	SECURITY BENEFIT LIFE INSURANCE CO	0.0218	162	14	\$296,629	\$0	\$502,915	\$4,933	169.54
281	SECURITY CONNECTICUT LIFE INS CO	0.0014	247	117	\$18,984	\$0	\$0	\$0	0.00
282	SECURITY EQUITY LIFE INSURANCE COMPANY	0.0357	141	130	\$487,102	\$0	\$0	\$22,735	0.00
283	SECURITY FIRST LIFE INS CO	0.0884	89	117	\$1,204,451	\$0	\$124,056	\$0	10.30
284	SECURITY LIFE INS CO OF AMERICA	0.0063	205	1,463	\$86,210	\$0	\$117,300	\$53,570	136.06
285	SECURITY LIFE OF DENVER	0.0140	179	2,112	\$191,093	\$0	\$0	\$10,954	0.00
286	SECURITY MUTUAL LIFE INS CO OF NE	0.0576	113	35	\$784,397	\$0	\$106,000	\$389	13.51
287	SECURITY MUTUAL LIFE INS CO OF NY	0.0002	280	0	\$3,235	\$0	\$25,000	\$56,847	772.80
288	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0060	209	1,430	\$81,944	\$0	\$180,163	\$54,546	219.86
289	SETTLERS LIFE INSURANCE COMPANY	0.0006	268	8	\$7,522	\$0	\$16,547	\$75	219.98
290	SHELTER LIFE INSURANCE CO	0.0701	98	6,788	\$954,635	\$0	\$837,795	\$200,356	87.76
291	SIERRA HEALTH & LIFE INS CO INC	0.0011	254	401	\$14,369	\$0	\$0	\$7,757	0.00
292	SIGNATURE LIFE INS CO OF AMERICA, THE	0.0000	308	17	\$167	\$0	\$0	\$17	0.00
293	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.0039	222	87	\$52,567	\$0	\$39,545	\$0	75.23
294	STANDARD INSURANCE COMPANY	0.7369	25	95,225	\$10,040,917	\$0	\$6,915,983	\$2,788,599	68.88
295	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0002	288	14	\$2,334	\$0	\$0	\$63	0.00
296	STATE FARM LIFE INSURANCE COMPANY	0.0999	82	19,230	\$1,361,363	\$57,033	\$1,471,769	\$405,551	112.30
297	STATE LIFE INSURANCE COMPANY	0.0000	313	0	\$0	\$0	\$5,005	\$0	0.00
298	SUN LIFE ASSUR CO OF CANADA (US)	0.6173	32	223	\$8,411,793	\$0	\$1,774,490	\$0	21.10
299	SUN LIFE ASSURANCE CO OF CANADA	0.0831	91	9,435	\$1,131,845	(\$17,522)	\$1,211,193	\$668,021	105.46
300	SUNAMERICA LIFE INSURANCE COMPANY	0.0554	116	1,074	\$755,441	\$0	\$4,013,437	\$0	531.27
301	TEXAS LIFE INSURANCE COMPANY	0.0007	258	18	\$9,773	\$0	\$242,758	\$0	2483.97
302	TIME INSURANCE COMPANY	0.0101	188	1,516	\$137,974	\$0	\$45,000	\$19,162	32.61
303	TMG LIFE INSURANCE COMPANY	0.0057	210	1,565	\$77,549	\$0	\$40,000	\$25,434	51.58
304	TRANS-GENERAL LIFE INSURANCE COMPANY	0.0929	88	54	\$1,265,245	\$0	\$1,408,617	\$574,497	111.33
305	TRANSAMERICA ASSURANCE COMPANY	0.0973	84	5,908	\$1,325,943	\$0	\$721,680	\$291,622	54.43
306	TRANSAMERICA LIFE INS & ANNUITY CO	0.0615	109	0	\$838,191	\$0	\$3,183,527	\$0	379.81
307	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0776	94	80	\$1,057,476	\$0	\$1,655,430	\$382	156.55

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
308	TRANSPORT LIFE INSURANCE COMPANY	0.0006	266	691	\$7,659	\$0	\$33,781	\$2,514	441.06
309	TRAVELERS INSURANCE COMPANY THE	2.1305	12	6,100	\$29,032,438	\$0	\$14,482,524	\$756,056	49.88
310	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.0006	267	1,351	\$7,539	\$0	\$2,446,847	\$0	32455.86
311	TRUSTMARK INSURANCE CO (MUTUAL)	0.0371	140	9,655	\$505,118	\$11,743	\$323,089	\$233,016	66.29
312	TRUSTMARK LIFE INSURANCE COMPANY	0.0000	301	123	\$505	\$0	\$0	\$18,599	0.00
313	U S FINANCIAL LIFE INSURANCE CO	0.0003	274	1	\$4,371	\$0	\$0	\$0	0.00
314	UNIFIED LIFE INSURANCE COMPANY	0.0329	145	816	\$448,048	\$0	\$33,897	\$1,443	7.57
315	UNION BENEFIT LIFE INS CO	0.0002	283	5	\$2,865	\$0	\$0	\$121	0.00
316	UNION CENTRAL LIFE INSURANCE CO	1.1274	18	6,252	\$15,363,300	\$0	\$10,050,115	\$265,993	65.42
317	UNION FIDELITY LIFE INSURANCE CO	0.5010	39	50,613	\$6,827,616	\$0	\$2,406,537	\$454,704	35.25
318	UNION LABOR LIFE INSURANCE COMPANY	0.0477	124	72,200	\$649,618	\$20,550	\$779,456	\$127,399	123.15
319	UNION SECURITY LIFE INSURANCE CO	0.2062	56	27,643	\$2,810,217	\$0	\$1,358,194	\$187,083	48.69
320	UNITED BENEFIT LIFE INSURANCE COMPANY	0.0000	305	2	\$235	\$0	\$0	\$124	0.00
321	UNITED COMPANIES LIFE INSURANCE CO	0.0000	313	232	\$0	\$0	\$0	\$21,884	0.00
322	UNITED FAMILY LIFE INSURANCE CO	0.0241	156	185	\$328,707	\$0	\$56,983	\$791	17.34
323	UNITED FIDELITY LIFE INSURANCE CO	0.0000	313	14	(\$99)	\$0	\$0	\$58	0.00
324	UNITED HEALTH AND LIFE INSURANCE CO	0.1042	79	40,984	\$1,419,704	\$0	\$681,891	\$526,164	48.03
325	UNITED INSURANCE COMPANY OF AMERICA	0.0013	249	143	\$17,861	\$0	\$13,900	\$4,016	77.82
326	UNITED INVESTORS LIFE INS CO	0.0282	149	1,884	\$383,984	\$0	\$94,146	\$68,400	24.52
327	UNITED LIFE INSURANCE COMPANY	0.0259	153	2,640	\$353,135	\$0	\$46,853	\$18,695	13.27
328	UNITED OF OMAHA LIFE INS CO	0.4803	41	51,579	\$6,544,929	\$0	\$5,319,239	\$1,265,888	81.27
329	UNITED SERVICES LIFE INSURANCE CO	0.0000	310	0	\$133	\$0	\$0	\$50,972	0.00
330	UNITED STATES LIFE INS CO NY	0.0483	123	3,731	\$658,599	\$0	\$1,090,680	\$366,117	165.61
331	UNITED WISCONSIN LIFE INSURANCE COMPANY	0.1285	72	0	\$1,751,068	\$0	\$611,269	\$0	34.91
332	UNITED WORLD LIFE INSURANCE COMPANY	0.0007	257	154	\$10,114	\$0	\$0	\$1,743	0.00
333	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0747	96	8,086	\$1,017,370	\$0	\$165,394	\$69,154	16.26
334	UNIVERSE LIFE INSURANCE CO	0.0034	228	0	\$46,804	\$0	\$23,511	\$9,518	50.23
335	UNUM LIFE INS CO OF AMERICA	0.7327	26	95,345	\$9,983,872	\$0	\$4,608,276	\$2,790,976	46.16
336	USG ANNUITY & LIFE COMPANY	0.0020	239	5	\$27,894	\$0	\$2,461	\$0	8.82
337	USLIFE CREDIT LIFE INSURANCE CO*	0.2311	52	34,889	\$3,149,478	\$0	\$712,754	\$590,682	22.63
338	VALLEY FORGE LIFE INSURANCE COMPANY	0.0169	166	602	\$229,673	\$0	\$228,982	\$44	99.70
339	VARIABLE ANNUITY LIFE INSURANCE CO	0.6442	31	0	\$8,778,615	\$0	\$3,997,118	\$0	45.53
340	VETERANS LIFE INS CO	0.1046	78	6,081	\$1,425,982	\$0	\$954,604	\$68,357	66.94
341	VICTORY LIFE INSURANCE COMPANY	0.0001	293	13	\$1,278	\$0	\$7,915	\$39	619.33
342	VISTA LIFE INSURANCE COMPANY	0.0108	186	1,009	\$146,951	\$0	\$69,122	\$8,877	47.04
343	VOYAGER LIFE INSURANCE COMPANY	0.0268	152	365	\$365,216	\$0	\$56,178	(\$4,242)	26.33
344	VULCAN LIFE INSURANCE COMPANY	0.0022	237	1	\$30,379	\$0	\$69,802	\$0	229.77
345	WASHINGTON NATIONAL INSURANCE CO	0.0351	142	11,394	\$478,195	\$0	\$297,000	\$153,149	62.11
346	WEST COAST LIFE INSURANCE COMPANY*	0.0027	231	3	\$36,528	\$0	\$76,710	\$3,392	210.00
347	WESTERN AND SOUTHERN LIFE INS CO	0.0000	313	280	\$0	\$0	\$908,023	\$11,527	0.00
348	WESTERN DIVERSIFIED LIFE INSURANCE CO	0.0415	128	4,804	\$566,005	\$0	\$129,521	\$34,958	22.88
349	WESTERN NATIONAL LIFE INSURANCE CO	0.0022	236	7,878	\$30,380	\$0	\$33,069,872	\$0	108854.09
350	WESTERN RESERVE LIFE ASSUR CO OH	0.0000	313	1	\$0	\$0	\$0	\$35,140	0.00
351	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0272	151	658	\$370,036	\$0	\$158,225	\$7,357	42.76
352	WORLD INSURANCE COMPANY	0.0002	282	19	\$2,886	\$0	\$1,000	\$173	34.65
353	ZALE LIFE INSURANCE COMPANY	0.0012	251	3,084	\$15,792	\$0	\$7,410	\$1,469	46.92
TOTAL		100.000		4,260,748	\$1,362,674,713	\$30,176,505	\$983,097,724	\$109,846,201	74.36



**TOTAL
LIFE INSURANCE
BY
COMPANY**



**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INS CO	0.0113	350	2,202	\$521,158	\$0	\$109,130	\$68,543	20.94
2	ABRAHAM LINCOLN INSURANCE COMPANY	0.0004	506	174	\$17,437	\$211	\$43,885	\$1,304	252.89
3	ACACIA MUTUAL LIFE INSURANCE CO	0.0082	370	2,328	\$376,852	\$200,441	\$161,916	\$81,464	96.15
4	ACACIA NATIONAL LIFE INSURANCE CO	0.0011	477	27	\$49,298	\$0	\$149,895	\$2,999	304.06
5	ACADEMY LIFE INSURANCE CO*	0.0163	305	2,475	\$752,445	\$25,522	\$463,738	\$65,349	65.02
6	ADMIRAL LIFE INS CO OF AMERICA	0.0034	423	2,378	\$157,800	\$0	\$80,649	\$10,949	51.11
7	ADVANCE INSURANCE COMPANY	0.0000	576	45	\$2,251	\$0	\$15,000	\$659	666.37
8	AETNA INSURANCE CO OF AMERICA	0.0376	235	44	\$1,733,264	\$0	\$0	\$0	0.00
9	AETNA LIFE INS AND ANNUITY CO*	1.8519	12	6,698	\$85,444,161	\$516	\$35,218,499	\$668,275	41.22
10	AETNA LIFE INSURANCE COMPANY*	0.0828	164	59,668	\$3,818,053	\$559,830	\$23,917,706	\$3,431,014	641.10
11	AGC LIFE INS CO	0.0004	503	97	\$18,641	\$0	\$0	\$4,618	0.00
12	AID ASSOCIATION FOR LUTHERANS	0.9483	23	76,315	\$43,752,403	\$4,463,064	\$35,250,675	\$2,532,821	90.77
13	AIG LIFE INSURANCE COMPANY	1.7775	13	28,030	\$82,010,581	\$0	\$4,354,467	\$1,654,497	5.31
14	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.1463	123	20,298	\$6,747,900	\$0	\$25,890,949	\$358,460	383.69
15	ALFA LIFE INSURANCE CORPORATION	0.0000	607	4	\$0	\$0	\$0	\$40	0.00
16	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0807	167	38,724	\$3,723,776	\$48,795	\$4,865,627	\$612,387	131.97
17	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.5461	39	6,147	\$25,196,844	\$9,274	\$19,884,115	\$593,034	78.95
18	ALLIED LIFE INS CO	0.1692	113	3,219	\$7,805,969	\$0	\$2,012,636	\$397,747	25.78
19	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.6578	33	8,083	\$30,352,032	\$0	\$7,850,524	\$630,539	25.86
20	ALLSTATE LIFE INS CO OF NEW YORK	0.0002	530	29	\$10,728	\$0	\$110,300	\$2,258	1028.15
21	ALLSTATE LIFE INSURANCE COMPANY	0.4264	53	75,392	\$19,672,981	\$0	\$15,747,470	\$1,355,183	80.05
22	AMERICAN AMICABLE LIFE INS CO TX	0.0117	345	1,478	\$538,823	\$400	\$139,691	\$61,803	26.00
23	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0834	163	104,225	\$3,848,950	\$0	\$2,527,997	\$288,787	65.68
24	AMERICAN CAPITOL INSURANCE COMPANY	0.0019	453	510	\$87,766	\$5,186	\$93,832	\$4,617	112.82
25	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0014	467	580	\$62,389	\$0	\$10,074	\$6,022	16.15
26	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0001	557	27	\$5,025	\$242	\$67	\$2,624	6.15
27	AMERICAN CONTINENTAL LIFE INS CO	0.0192	293	3,474	\$885,430	\$0	\$466,998	\$33,330	52.74
28	AMERICAN CREDITORS LIFE INS CO	0.0028	432	862	\$130,566	\$0	\$54,319	\$7,735	41.60
29	AMERICAN ENTERPRISE LIFE INS CO	0.0072	379	87	\$334,384	\$0	\$214,776	\$0	64.23
30	AMERICAN FAMILY LIFE ASSUR CO GA	0.0028	430	1,742	\$131,194	\$0	\$29,340	\$28,878	22.36
31	AMERICAN FAMILY LIFE INSURANCE CO	0.6676	32	103,675	\$30,803,295	\$5,249,521	\$14,775,291	\$4,661,507	65.01
32	AMERICAN FIDELITY ASSURANCE COMPANY	0.0477	216	6,789	\$2,199,922	\$177	\$2,044,087	\$104,255	92.92
33	AMERICAN FIDELITY LIFE INSURANCE CO	0.0145	322	3,620	\$669,830	\$2,645	\$183,255	\$40,763	27.75
34	AMERICAN FOUNDATION LIFE INS CO	0.0011	472	582	\$52,543	\$1,189	\$56,846	\$2,855	112.36
35	AMERICAN FOUNDERS LIFE INSURANCE CO*	0.0007	491	85	\$33,273	\$1,225	\$29,417	\$1,579	92.09
36	AMERICAN FRANKLIN LIFE INS CO THE	0.0888	158	1,728	\$4,096,131	\$0	\$160,512	\$395,499	3.92
37	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.2753	78	185,252	\$12,703,746	\$44,816	\$12,057,749	\$995,174	95.27
38	AMERICAN GENERAL LIFE INS CO NY	0.0011	474	85	\$51,418	\$948	\$52,704	\$3,845	104.34
39	AMERICAN GENERAL LIFE INSURANCE CO	0.1073	147	13,388	\$4,952,405	\$41,291	\$4,192,336	\$416,030	85.49
40	AMERICAN GUARDIAN LIFE ASSURANCE CO	0.0008	485	74	\$38,419	\$0	\$250,000	\$11,885	650.72
41	AMERICAN HEALTH & LIFE INSURANCE CO	0.0159	309	15,436	\$733,140	\$5,673	\$785,554	\$61,966	107.92
42	AMERICAN HERITAGE LIFE INSURANCE CO	0.0038	419	961	\$173,050	\$0	\$301,670	\$84,440	174.33
43	AMERICAN HOME LIFE INSURANCE CO	0.0197	291	4,375	\$910,962	\$30,821	\$469,121	\$175,396	54.88
44	AMERICAN INCOME LIFE INSURANCE CO	0.0852	160	19,583	\$3,929,681	\$0	\$1,195,123	\$248,916	30.41
45	AMERICAN INSURANCE CO OF TEXAS*	0.0000	606	1	\$59	\$0	\$0	\$5	0.00
46	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0041	414	100	\$189,484	\$0	\$1,049,599	\$155	553.92
47	AMERICAN INVESTORS LIFE INS CO	0.2087	99	304	\$9,629,061	\$6,224	\$10,587,881	\$11,997	110.02
48	AMERICAN LIFE & HEALTH INS CO	0.0048	405	12,375	\$222,780	\$230	\$464,270	\$12,924	208.50
49	AMERICAN LIFE AND CASUALTY INS CO*	0.3470	63	14,490	\$16,009,350	\$809	\$4,504,438	\$158,963	28.14
50	AMERICAN LIFE INSURANCE CO OF NY	0.0140	329	1,671	\$645,326	\$0	\$98,390	\$102,912	15.25
51	AMERICAN MATURITY LIFE INSURANCE CO *	0.0143	324	30	\$661,930	\$0	\$0	\$0	0.00
52	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0599	192	7,385	\$2,761,825	\$11,963	\$1,173,261	\$25,507	42.91
53	AMERICAN MERCHANTS LIFE INS CO	0.0011	479	188	\$48,453	\$0	\$0	\$4,682	0.00
54	AMERICAN MODERN LIFE INS CO	0.0003	521	226	\$13,781	\$0	\$0	\$1,690	0.00
55	AMERICAN NATIONAL INSURANCE COMPANY*	0.4363	51	105,350	\$20,131,135	\$44,468	\$9,170,508	\$851,006	45.77
56	AMERICAN NATIONAL LIFE INS OF TX	0.0065	389	429	\$299,637	\$0	\$43,168	\$47,684	14.41
57	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0013	468	277	\$59,685	\$0	\$32,361	\$8,510	54.22
58	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0000	596	1	\$337	\$0	\$0	\$400	0.00
59	AMERICAN PUBLIC LIFE INSURANCE CO	0.0002	541	63	\$7,625	\$96	\$1,837	\$862	25.35
60	AMERICAN REPUBLIC INSURANCE COMPANY	0.0271	272	6,758	\$1,250,842	\$28,938	\$2,257,601	\$268,380	182.80
61	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.6782	31	2,439	\$31,290,252	\$0	\$5,492,382	\$0	17.55
62	AMERICAN SLOVENIAN CATHOLIC UNION	0.0000	577	118	\$2,200	\$1,628	\$1,278	\$240	132.09
63	AMERICAN STATES LIFE INSURANCE CO	0.0954	152	10,546	\$4,401,651	\$0	\$1,764,876	\$770,702	40.10
64	AMERICAN TRAVELLERS LIFE INS CO	0.0067	386	782	\$308,560	\$0	\$107,274	\$4,029	34.77
65	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0043	410	1,846	\$196,489	\$0	\$230,841	\$6,732	117.48
66	AMERICAN UNITED LIFE INSURANCE CO	0.4259	54	29,399	\$19,651,445	\$388,006	\$10,976,788	\$565,670	57.73
67	AMERITAS LIFE INSURANCE CORP	0.0401	228	3,656	\$1,850,792	\$156,534	\$823,588	\$137,560	52.96
68	AMERITAS VARIABLE LIFE INS CO	0.0787	169	1,205	\$3,632,098	\$0	\$973,040	\$96,352	26.79
69	AMERUS LIFE INSURANCE COMPANY	0.3228	67	15,425	\$14,891,887	\$1,084,592	\$20,819,798	\$704,762	147.09
70	AMEX LIFE ASSURANCE CO	0.0423	223	1,851	\$1,952,649	\$0	\$1,317,350	\$30,472	67.46
71	AMICA LIFE INSURANCE COMPANY	0.0026	438	100	\$120,192	\$0	\$486,187	\$14,317	404.51
72	ANCHOR NATIONAL LIFE INS CO*	3.0614	6	5,518	\$141,250,987	\$0	\$41,378,171	\$306	29.29
73	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.0281	266	7,452	\$1,294,915	\$0	\$597,907	\$205,213	46.17
74	ANTHEM LIFE INS CO OF INDIANA	0.0036	421	126	\$166,994	\$0	\$56,000	\$8,001	33.53
75	ANTHEM LIFE INSURANCE COMPANY	0.0072	380	4,208	\$331,825	\$0	\$284,237	\$86,578	85.66
76	ARCADIA NATIONAL LIFE INSURANCE CO	0.0131	333	3,138	\$603,078	\$0	\$118,857	\$31,098	19.71
77	ARISTAR LIFE INSURANCE COMPANY	0.0002	545	24	\$7,210	\$0	\$16,649	\$246	230.92
78	ASSOCIATES FINANCIAL LIFE INS CO	0.0654	183	15,484	\$3,016,530	\$0	\$1,205,158	\$127,874	39.95
79	ASSURED LIFE ASSOCIATION	0.0016	460	199	\$73,651	\$1,543	\$69,891	\$2,753	96.99
80	ASSURED SECURITY LIFE INS CO	0.0042	411	945	\$193,932	\$0	\$443,456	\$1	228.67

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
81	ATLANTA LIFE INSURANCE COMPANY	0.0114	349	\$525,161	\$0	\$425,381	\$66,200	81.00
82	ATLAS LIFE INSURANCE CO	0.0125	338	2,066	\$577,725	\$69	\$286,716	\$68,295
83	AURORA NATIONAL LIFE ASSURANCE CO	0.3145	70	5,361	\$14,511,410	\$0	\$8,560,598	58.99
84	AUSA LIFE INSURANCE COMPANY INC	0.0065	388	12	\$300,911	\$0	\$1,234	.41
85	AUTO CLUB LIFE INS CO	0.0005	495	127	\$24,799	\$0	\$8,729	1.257
86	AUTO OWNERS LIFE INSURANCE COMPANY	0.0111	352	1,212	\$514,427	\$0	\$165,658	\$69,806
87	BALBOA LIFE INSURANCE COMPANY	0.0152	313	7,190	\$700,927	\$0	\$214,576	\$28,123
88	BALTIMORE LIFE INS CO THE	0.0506	209	293	\$2,335,627	\$2,101	\$51,000	\$6,828
89	BANKERS FIDELITY LIFE INSURANCE CO	0.0062	394	819	\$287,641	\$0	\$62,352	4,712
90	BANKERS LIFE AND CASUALTY COMPANY	0.3401	62	22,191	\$16,105,161	\$99,234	\$10,097,381	\$293,605
91	BANKERS NATIONAL LIFE INS CO	0.0114	348	1,098	\$526,168	\$93,918	\$374,606	\$47,300
92	BANKERS SECURITY LIFE INS SOCIETY	0.0294	263	6,719	\$1,355,864	\$450	\$670,571	\$229,191
93	BANKERS UNITED LIFE ASSURANCE CO	0.0785	170	1,704	\$2,622,064	\$1,455	\$1,517,559	\$126,948
94	BANNER LIFE INS CO	0.1342	136	3,449	\$6,191,265	\$79,572	\$1,052,707	\$58,882
95	BCS LIFE INSURANCE COMPANY	0.0102	356	2,759	\$468,334	\$0	\$389,777	\$221,278
96	BENEFICIAL LIFE INSURANCE COMPANY	0.0021	449	501	\$96,675	\$9,157	\$332,143	\$37,467
97	BENEFICIAL STANDARD LIFE INS CO*	0.1460	124	1,649	\$6,735,581	\$0	\$2,599,823	\$6,484
98	BENICORP INSURANCE COMPANY	0.0001	560	330	\$4,914	\$0	\$1,113	0.00
99	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.2484	87	19	\$11,459,968	\$0	\$2,400	\$0
100	BERKSHIRE LIFE INSURANCE COMPANY	0.0087	364	440	\$402,372	\$68,227	\$138,354	\$36,613
101	BEST LIFE ASSURANCE CO OF CALIFORNIA	0.0006	494	131	\$27,107	\$0	\$77,342	\$561
102	BOATMENS LIFE INSURANCE COMPANY	0.0180	298	12,698	\$832,172	\$0	\$274,346	\$57,575
103	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0253	276	6,462	\$1,165,903	\$5,965	\$681,786	\$187,406
104	BRADFORD NATIONAL LIFE INSURANCE CO*	0.0122	340	24	\$563,742	\$0	\$380,564	\$0
105	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.0000	601	1	\$165	\$0	\$0	0.00
106	BUSINESS MENS ASSURANCE CO OF AMERICA	0.6928	29	97,761	\$31,964,213	\$20,074	\$14,206,591	\$4,103,648
107	C M LIFE INSURANCE COMPANY	0.1248	140	2,669	\$5,756,555	\$0	\$1,869,186	\$354,021
108	CAMERON LIFE INSURANCE COMPANY	0.0114	347	2,139	\$526,425	\$8,122	\$31,475	\$96,994
109	CANADA LIFE ASSURANCE COMPANY	0.1242	141	5,380	\$5,732,088	\$169,650	\$3,135,008	\$245,528
110	CANADA LIFE INSURANCE CO OF AMERICA	0.2410	89	0	\$11,117,110	\$0	\$332,498	\$0
111	CAPITAL RESERVE LIFE INSURANCE CO	0.0141	328	12,020	\$648,773	\$0	\$718,327	\$22,120
112	CAPITOL AMERICAN LIFE INSURANCE COMPANY	0.0000	592	4	\$509	\$0	\$0	\$21
113	CAPITOL BANKERS LIFE INSURANCE COMPANY	0.0062	393	420	\$287,991	\$0	\$258,933	\$21,903
114	CAPITOL LIFE INSURANCE COMPANY	0.0002	542	0	\$7,500	\$0	\$1,661,475	\$0
115	CATHOLIC FAMILY LIFE INSURANCE	0.0003	514	135	\$15,261	\$1,616	\$81,786	\$1,894
116	CATHOLIC KNIGHTS OF AMERICA THE	0.1378	134	4,964	\$6,359,026	\$24,331	\$7,726,898	\$34,972
117	CATHOLIC ORDER OF FORESTERS	0.0011	478	1,055	\$48,919	\$56,158	\$93,237	\$7,217
118	CELTIC LIFE INSURANCE COMPANY THE	0.0004	501	181	\$19,830	\$0	\$0	\$1,864
119	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.0022	448	1,771	\$99,844	\$0	\$0	\$20,967
120	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0017	459	462	\$77,317	\$0	\$69,951	\$8,605
121	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0503	211	20,745	\$2,320,902	\$39,028	\$1,829,406	\$122,044
122	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0071	381	4,998	\$329,866	\$0	\$128,199	\$48,651
123	CENTRAL SECURITY LIFE INSURANCE CO	0.0310	254	26,806	\$1,428,702	\$360	\$5,031,324	\$46,536
124	CENTRAL STATES HEALTH & LIFE CO	0.0673	180	69,002	\$3,106,004	\$19,072	\$1,841,114	\$196,871
125	CENTRAL UNITED LIFE INSURANCE CO*	0.0084	367	898	\$387,767	\$0	\$429,418	\$31,154
126	CENTURION LIFE INSURANCE COMPANY	0.0235	283	22,077	\$1,082,042	\$0	\$722,131	\$114,455
127	CENTURY LIFE ASSURANCE COMPANY	0.0075	375	23	\$344,511	\$0	\$46,077	\$19,325
128	CENTURY LIFE OF AMERICA	0.1281	139	5,346	\$5,808,253	\$202,974	\$2,317,626	\$174,381
129	CERTIFIED LIFE INS CO	0.0001	549	55	\$6,619	\$826	\$12,014	\$385
130	CHARTER NATIONAL LIFE INSURANCE CO*	0.0235	282	434	\$1,083,010	\$0	\$1,704,388	\$12,677
131	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	0.0142	326	7,707	\$656,216	\$0	\$214,285	\$41,665
132	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0001	554	72	\$5,498	\$632	\$12,114	\$5,253
133	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0050	403	1,319	\$232,116	\$0	\$236,095	\$6,184
134	CHRISTIAN MUTUAL LIFE INS CO	0.0001	553	11	\$5,571	\$349	\$0	\$52
135	CHRYSLER LIFE INSURANCE COMPANY	0.0000	607	258	(\$4,406)	\$0	\$2,680	\$848
136	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0151	319	4,807	\$694,878	\$1,726	\$376,712	\$124,781
137	CHUBB LIFE INS CO OF AM	0.2159	96	4,537	\$9,959,623	\$5,150	\$1,747,659	\$641,932
138	CHUBB SOVEREIGN LIFE INS CO	0.0242	279	1,048	\$1,115,206	\$0	\$1,113,720	\$190,677
139	CINCINNATI LIFE INSURANCE COMPANY THE	0.0238	280	3,790	\$1,099,736	\$0	\$428,016	\$148,412
140	CITICORP LIFE INS CO	0.0055	398	795	\$253,583	\$0	\$90,078	\$29,406
141	CITIZENS SECURITY LIFE INS CO	0.0004	504	82	\$18,125	\$0	\$1,252	\$1,072
142	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0359	242	1,370	\$1,655,692	\$35,645	\$467,150	\$19,295
143	COLONIAL LIFE & ACCIDENT INS CO	0.0209	289	4,576	\$965,865	\$0	\$334,144	\$122,663
144	COLONIAL PENN LIFE INSURANCE CO	0.0362	241	12,771	\$1,671,247	\$0	\$1,526,915	\$28,291
145	COLORADO BANKERS LIFE INS CO*	0.0014	466	160	\$63,655	\$0	\$46,127	\$3,251
146	COLUMBIA UNIVERSAL LIFE INS CO	0.0035	422	2,019	\$161,369	\$106	\$646,785	\$11,061
147	COLUMBIAN LIFE INSURANCE COMPANY	0.0000	583	2	\$1,088	\$0	\$0	\$195
148	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0052	401	64	\$240,219	\$17,537	\$0	\$3,420
149	COLUMBUS LIFE INSURANCE CO	0.0122	341	782	\$561,176	\$53,765	\$342,659	\$48,576
150	COMBINED INSURANCE CO OF AMERICA	0.0733	173	24,771	\$3,379,906	\$0	\$2,875,078	\$162,941
151	COMMERCIAL LIFE INSURANCE COMPANY*	0.0050	404	3,853	\$230,552	\$0	\$78,972	\$101,196
152	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.2018	100	3,078	\$9,311,302	\$0	\$2,344,932	\$137,671
153	COMMONWEALTH LIFE INSURANCE COMPANY	0.0392	230	7,349	\$1,807,000	\$1,365	\$1,438,453	\$232,593
154	COMMONWEALTH NATIONAL LIFE INS CO	0.0000	591	9	\$550	\$0	\$0	\$133
155	COMMUNITY NATIONAL ASSURANCE COMPANY	0.0229	285	107	\$1,058,087	\$0	\$38,363	\$2,653
156	COMPANION LIFE INSURANCE COMPANY*	0.0002	535	164	\$9,268	\$0	\$90,062	\$2,212
157	CONESTOGA LIFE ASSURANCE CO	0.0000	607	27	\$0	\$0	\$102,483	\$0
158	CONGRESS LIFE INSURANCE COMPANY	0.0017	458	222	\$77,912	\$0	\$49,316	\$16,565
159	CONNECTICUT GENERAL LIFE INS CO	3.1984	5	140,697	\$147,570,367	\$21,052,218	\$46,153,096	\$9,966,805

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
160	CONNECTICUT MUTUAL LIFE INS CO	0.3007	75	16,872	\$13,875,052	\$5,132,655	\$9,790,546	\$825,304	107.55
161	CONNECTICUT NATIONAL LIFE INS CO*	0.0128	334	976	\$589,882	\$0	\$536,608	\$68,970	90.97
162	CONSTITUTION LIFE INSURANCE COMPANY	0.0019	454	874	\$86,818	\$3,733	\$186,313	\$11,086	218.90
163	CONSUMERS LIFE INSURANCE COMPANY	0.0000	607	7	(\$159)	\$0	\$0	\$91	0.00
164	CONTINENTAL ASSURANCE COMPANY	0.2474	88	55,859	\$11,415,567	\$188,666	\$6,205,077	\$1,889,284	56.01
165	CONTINENTAL GENERAL INSURANCE CO	0.0365	238	1,111	\$1,683,421	\$0	\$421,553	\$64,779	25.04
166	CONTINENTAL LIFE AND ACCIDENT CO*	0.0025	442	967	\$116,590	\$23	\$64,462	\$13,607	55.31
167	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0003	524	64	\$13,327	\$0	\$496	\$316	3.72
168	CONTINENTAL LIFE INSURANCE COMPANY	0.0001	568	20	\$3,033	\$0	\$0	\$145	0.00
169	CONTINENTAL WESTERN LIFE INS CO	0.0357	243	3,903	\$1,646,491	\$89	\$1,510,043	\$253,582	91.72
170	COUNTRY INVESTORS LIFE ASSUR CO	0.0074	376	407	\$342,263	\$0	\$326,167	\$21,111	95.30
171	COUNTRY LIFE INSURANCE COMPANY	0.0422	224	8,601	\$1,946,564	\$695,109	\$1,273,724	\$262,871	101.14
172	COVA FINANCIAL SERVICES LIFE INS CO	0.4973	43	101	\$22,945,161	\$0	\$28,729,395	\$7,043	125.21
173	CROATIAN CATHOLIC UNION OF USA	0.0001	571	173	\$2,810	\$444	\$5,020	\$225	194.45
174	CROATIAN FRATERNAL UNION OF AMERICA	0.0020	450	814	\$93,018	\$18,021	\$87,115	\$3,838	113.03
175	CROWN LIFE INSURANCE COMPANY*	0.0745	172	3,293	\$3,435,512	\$682,938	\$3,402,698	\$277,743	118.92
176	CNA FRATERNAL LIFE	0.0012	469	832	\$55,745	\$7,386	\$27,118	\$4,505	61.90
177	CNA MUTUAL INSURANCE SOCIETY	0.1879	107	622,666	\$8,669,542	\$146,616	\$5,927,788	\$1,295,400	70.07
178	DEGREE OF HONOR PROTECTIVE ASSOC	0.0064	390	1,007	\$296,911	\$7,883	\$322,754	\$5,755	111.36
179	DELTA LIFE AND ANNUITY COMPANY*	0.1978	104	118	\$9,124,696	\$0	\$4,016,422	\$0	44.02
180	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.0044	408	633	\$202,467	\$110	\$99,305	\$3,944	49.10
181	EBPLIFE INSURANCE COMPANY	0.0007	489	645	\$33,808	\$0	\$0	\$12,628	0.00
182	EMPIRE GENERAL LIFE ASSURANCE CORP	0.0055	399	136	\$251,786	\$0	\$0	\$38,716	0.00
183	EMPIRE LIFE INSURANCE CO	0.0000	607	0	\$0	\$0	\$16,254	\$0	0.00
184	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0007	490	310	\$33,748	\$1,128	\$254,343	\$1,864	757.00
185	EMPLOYERS HEALTH INSURANCE COMPANY*	0.0044	407	2,338	\$203,488	\$0	\$32,500	\$46,693	15.97
186	EMPLOYERS LIFE INS CO OF WAUSAU	0.0315	253	2,022	\$1,453,629	\$14,799	\$2,070,758	\$35,479	143.47
187	EMPLOYERS MODERN LIFE COMPANY	0.0121	342	2,353	\$557,542	\$7,734	\$440,010	\$54,103	80.31
188	EPIC LIFE INSURANCE COMPANY THE	0.0010	481	707	\$46,636	\$0	\$15,000	\$13,159	32.16
189	EQUITABLE LIFE & CASUALTY INS CO	0.0073	378	1,355	\$334,962	\$25	\$122,135	\$6,089	36.47
190	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.9117	25	43,242	\$42,065,782	\$5,675,163	\$45,329,977	\$986,962	121.25
191	EQUITABLE LIFE INSURANCE CO OF IOWA	0.1295	138	4,378	\$5,972,654	\$489,666	\$3,500,622	\$122,829	66.81
192	EQUITABLE OF COLORADO INC THE	0.2579	86	5,233	\$11,896,881	\$0	\$2,251,717	\$823,876	18.93
193	EQUITABLE RESERVE ASSOCIATION	0.0003	523	533	\$13,339	\$21,507	\$68,461	\$1,580	674.47
194	EQUITABLE VARIABLE LIFE INS CO	0.5513	38	18,997	\$25,436,847	\$0	\$28,543,212	\$2,953,713	112.21
195	EXECUTIVE FUND LIFE INS CO	0.0008	487	80	\$36,250	\$0	\$50,393	\$1,211	139.02
196	FAMILY BENEFIT LIFE INSURANCE CO	0.0604	191	5,841	\$2,785,804	\$88,272	\$1,907,252	\$355,728	71.53
197	FAMILY LIFE INSURANCE COMPANY*	0.0305	258	5,084	\$1,408,452	\$0	\$666,328	\$153,772	47.31
198	FAMILY SERVICE LIFE INS CO	0.0230	284	3,326	\$1,059,747	\$0	\$834,739	\$4,606	78.77
199	FARM BUREAU LIFE INS CO OF MISSOURI	0.3720	58	48,139	\$17,164,192	\$2,028,585	\$7,846,837	\$1,630,724	57.54
200	FARMERS AND TRADERS LIFE INS CO	0.0039	417	200	\$182,190	\$11,403	\$28,547	\$6,009	21.93
201	FARMERS NEW WORLD LIFE INSURANCE CO	0.4616	46	49,017	\$21,299,388	\$0	\$5,911,726	\$2,671,036	27.76
202	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0367	237	2,258	\$1,694,526	\$0	\$3,542,303	\$41,630	209.04
203	FEDERAL KEMPER LIFE ASSURANCE CO	0.1202	144	7,678	\$5,544,590	\$546	\$6,771,918	\$1,521,930	122.15
204	FEDERAL LIFE INSURANCE CO MUTUAL	0.0068	384	511	\$314,075	\$10,012	\$190,112	\$3,779	63.72
205	FEDERATED LIFE INSURANCE COMPANY	0.0865	159	0	\$3,990,599	\$0	\$1,781,068	\$330,241	44.63
206	FIDELITY AND GUARANTY LIFE INS CO*	0.1054	148	5,185	\$4,863,798	\$18,136	\$17,997,104	\$201,195	370.39
207	FIDELITY INVESTMENTS LIFE INS CO	0.3035	73	306	\$14,001,764	\$0	\$1,503,307	\$33	10.74
208	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.0037	420	977	\$168,623	\$48,247	\$215,191	\$27,163	156.23
209	FIDELITY SECURITY LIFE INSURANCE CO*	0.2361	91	73,248	\$10,891,258	\$0	\$8,449,105	\$1,001,923	77.58
210	FIDELITY STANDARD LIFE INSURANCE CO	0.0543	204	1,419	\$2,504,442	\$0	\$878,658	\$0	35.08
211	FINANCIAL ASSURANCE INCORPORATED	0.0000	597	3	\$294	\$0	\$0	\$49	0.00
212	FINANCIAL BENEFIT LIFE INSURANCE CO	0.0433	218	169	\$1,996,956	\$0	\$2,390,211	\$0	119.59
213	FINANCIAL SECURITY LIFE INS CO	0.0010	482	239	\$46,462	\$1,891	\$29,160	\$2,780	66.83
214	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.0653	184	35,717	\$3,011,083	\$528,653	\$2,170,616	\$557,568	89.64
215	FIRST CATHOLIC SLOVAK UNION OF USA & CN	0.0000	586	101	\$674	\$0	\$9,339	\$171	1385.61
216	FIRST COLONY LIFE INSURANCE COMPANY	0.3665	60	17,087	\$16,908,631	\$0	\$14,081,560	\$2,976,483	83.28
217	FIRST DELAWARE LIFE INS CO	0.0011	475	200	\$50,932	\$0	\$43,316	\$16,983	85.05
218	FIRST INTERNATIONAL LIFE INS CO*	0.0002	539	38	\$8,044	\$0	\$178	\$1,052	2.21
219	FIRST INVESTORS LIFE INSURANCE COMPANY	0.0143	325	503	\$660,466	\$837	\$143,796	\$30,326	21.90
220	FIRST NATIONAL LIFE INS CO OF AMERICA	0.0097	359	1,549	\$446,457	\$0	\$154,530	\$28,257	34.61
221	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.0430	221	1,160	\$1,982,641	\$0	\$1,857,753	\$106,426	93.70
222	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0054	400	836	\$247,668	\$0	\$240,905	\$15,288	97.27
223	FIRST TRANSAMERICA LIFE INS CO*	0.0002	540	6	\$7,895	\$0	\$0	\$2,306	0.00
224	FIRST VARIABLE LIFE INSURANCE CO	0.0041	415	589	\$188,406	\$0	\$2,534,120	\$0	1345.03
225	FLORISTS LIFE INSURANCE COMPANY	0.0102	355	51	\$470,226	\$0	\$97,714	\$319	20.78
226	FORD LIFE INSURANCE COMPANY	0.1444	127	17,169	\$6,663,795	\$0	\$1,773,633	\$125,876	26.62
227	FOREMOST LIFE INSURANCE COMPANY	0.0000	607	167	(\$1,432)	\$0	\$0	\$1,552	0.00
228	FORETHOUGHT LIFE INSURANCE COMPANY	0.1641	115	8,396	\$7,570,615	\$0	\$3,441,647	\$35,454	45.46
229	FORT DEARBORN LIFE INS CO	0.0410	227	11,187	\$1,891,427	\$0	\$1,518,890	\$338,378	80.30
230	FORTIS BENEFITS INSURANCE COMPANY	0.3169	68	78,177	\$14,620,127	\$15,737	\$7,598,483	\$2,312,432	52.76
231	FRANKLIN LIFE INS CO	0.4759	44	44,819	\$21,959,225	\$3,886,241	\$13,706,067	\$1,354,930	80.11
232	GARDEN STATE LIFE INSURANCE COMPANY*	0.0075	374	648	\$345,883	\$0	\$500	\$78,476	0.14
233	GENERAL AMERICAN LIFE INSURANCE CO	6.8488	1	244,262	\$315,994,895	\$40,502,816	\$74,742,044	\$17,072,114	36.47
234	GENERAL ELECTRIC CAPITAL ASSUR CO	0.0905	156	1,333	\$4,177,753	\$0	\$7,220,444	\$5,674	172.83
235	GENERAL FIDELITY LIFE INSURANCE CO	0.0027	436	1,565	\$126,233	\$0	\$119,119	\$8,751	94.36
236	GENERAL LIFE INSURANCE COMPANY	0.0001	567	22	\$3,268	\$24	\$11,471	\$302	351.74
237	GEORGIA INTERNATIONAL LIFE INS CO	0.0002	529	78	\$10,759	\$959	\$61,107	\$870	576.88
238	GERBER LIFE INSURANCE COMPANY	0.0383	232	22,154	\$1,764,890	\$0	\$828,560	\$191,676	46.95

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO	
239	GERMANTOWN LIFE INSURANCE COMPANY	0.0000	594	5	\$416	\$0	\$82	0.00	
240	GLENBROOK LIFE AND ANNUITY COMPANY	0.4004	55	967	\$18,472,431	\$0	\$393,283	2.13	
241	GLOBE LIFE AND ACCIDENT INS CO	0.1619	117	17,938	\$7,470,209	\$6,981	\$2,742,857	36.81	
242	GOLDEN AMERICAN LIFE INS CO	0.0511	208	0	\$2,358,631	\$0	\$812,251	34.44	
243	GOLDEN RULE INSURANCE COMPANY	0.1052	149	3,902	\$4,854,291	\$11,671	\$414,052	8.77	
244	GOLDEN STATE MUTUAL LIFE INS CO	0.0001	566	57	\$3,695	\$0	\$0	0.00	
245	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.0058	396	933	\$268,867	\$80,564	\$247,488	122.01	
246	GRANGE LIFE INSURANCE COMPANY	0.0001	559	20	\$4,930	\$0	\$0	0.00	
247	GREAT AMERICAN LIFE INSURANCE CO	0.0693	151	1,980	\$4,579,313	\$0	\$2,700,354	58.97	
248	GREAT AMERICAN RESERVE INS CO	0.0211	288	2,864	\$972,104	\$47,497	\$2,028,196	213.53	
249	GREAT NORTHERN INSURED ANNUITY CORP	0.0303	260	333	\$1,397,231	\$0	\$1,362,118	97.49	
250	GREAT SOUTHERN LIFE INSURANCE CO	0.0343	246	3,302	\$1,580,493	\$715	\$738,921	46.80	
251	GREAT WEST LIFE & ANNUITY INS CO*	0.2666	81	22,294	\$12,298,557	\$512,863	\$22,018,322	183.20	
252	GREAT WEST LIFE ASSURANCE COMPANY*	0.0342	247	2,954	\$1,576,349	\$0	\$1,425,768	90.45	
253	GREATER BENEFICIAL UNION OF PITTSBURGH	0.0151	318	500	\$696,196	\$4,317	\$681,580	98.52	
254	GRINNELL LIFE INSURANCE COMPANY	0.0030	428	105	\$138,492	\$2,794	\$7,744	7.61	
255	GUARANTEE LIFE INSURANCE COMPANY	0.1704	112	108,587	\$7,860,447	\$182,307	\$4,691,252	62.00	
256	GUARANTEE PROTECTIVE LIFE COMPANY	0.0003	510	158	\$15,882	\$0	\$19,062	\$562	120.02
257	GUARANTEE RESERVE LIFE INSURANCE CO	0.0506	210	9,833	\$2,335,271	\$0	\$762,619	\$40,464	32.66
258	GUARANTEE TRUST LIFE INSURANCE CO*	0.0691	176	25,705	\$3,187,869	\$0	\$1,276,620	\$242,861	40.05
259	GUARANTY INCOME LIFE INSURANCE CO	0.0046	406	708	\$211,465	\$2,229	\$704,081	\$15,830	334.01
260	GUARANTY NATIONAL LIFE INSURANCE CO	0.0001	573	29	\$2,607	\$0	\$466	\$78	17.87
261	GUARDIAN INSURANCE & ANNUITY CO INC	0.0911	155	1,642	\$4,203,519	\$0	\$2,898,731	\$39,804	68.96
262	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.3062	72	62,639	\$14,129,772	\$2,556,928	\$9,655,066	\$2,408,089	86.43
263	HARTFORD LIFE AND ACCIDENT INS CO*	0.2343	92	671	\$10,811,992	\$193	\$5,177,354	\$3,006,808	47.89
264	HARTFORD LIFE INSURANCE CO	3.8031	3	8,441	\$175,469,710	\$14,415,083	\$69,366,225	\$1,925,211	47.75
265	HARVEST LIFE INSURANCE COMPANY THE	0.0380	233	1,513	\$1,754,047	\$0	\$1,953,584	\$32,797	111.38
266	HAWKEYE NATIONAL LIFE INS CO	0.0067	385	1,292	\$310,095	\$0	\$288,190	\$35,585	92.94
267	HERITAGE LIFE INSURANCE COMPANY	0.0029	429	1,185	\$132,315	\$0	\$98,619	\$22,913	74.53
268	HOME OWNERS LIFE INSURANCE COMPANY	0.0000	603	2	\$114	\$0	\$3,050	\$13,908	2675.44
269	HOMESTEADERS LIFE COMPANY	0.0299	261	8,915	\$1,380,688	\$47	\$810,850	\$12,423	58.73
270	HORACE MANN LIFE INSURANCE COMPANY	0.0373	236	3,906	\$1,722,686	\$25,753	\$1,291,095	\$74,503	76.44
271	HUMANA INSURANCE COMPANY	0.0000	607	1	\$0	\$0	\$0	\$1	0.00
272	IDEALIFE INSURANCE COMPANY	0.0041	413	1,030	\$189,496	\$0	\$157,880	\$17,205	83.32
273	IDS LIFE INSURANCE COMPANY	1.1962	19	25,445	\$55,191,919	\$0	\$27,616,895	\$774,798	50.04
274	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0286	265	1,979	\$1,320,804	\$37,769	\$568,882	\$111,644	45.93
275	INA LIFE INSURANCE CO OF NEW YORK	0.0000	607	0	\$0	\$0	\$89,961	\$0	0.00
276	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.0000	607	10	\$0	\$0	\$0	\$693	0.00
277	INDEPENDENT ORDER OF FORESTERS THE	0.0690	177	6,017	\$3,184,828	\$305,234	\$2,697,901	\$216,406	94.30
278	INDIANAPOLIS LIFE INSURANCE CO	0.0553	201	3,170	\$2,553,063	\$512,128	\$1,885,221	\$184,628	93.90
279	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0492	213	28,596	\$2,270,952	\$0	\$1,503,900	\$165,479	66.22
280	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0001	551	439	\$6,388	\$0	\$6,430	\$316	100.66
281	INTEGON LIFE INS CORP	0.0082	368	4,361	\$379,297	\$8,269	\$773,110	\$49,199	206.01
282	INTEGRITY LIFE INS CO	0.0559	182	921	\$3,040,561	\$0	\$6,084,533	\$30,652	200.11
283	INTEGRITY NATIONAL LIFE INS CO	0.0005	498	305	\$23,459	\$0	\$580	\$0	2.47
284	INTER STATE ASSURANCE COMPANY	0.0486	215	1,129	\$2,240,729	\$0	\$892,443	\$81,695	39.83
285	INTERCONTINENTAL LIFE INSURANCE CO	0.0004	502	50	\$18,690	\$0	\$19,282	\$1,824	103.17
286	INTRAMERICA LIFE INSURANCE COMPANY	0.0001	550	42	\$6,446	\$0	\$3,534	\$95	54.82
287	INVESTORS GUARANTY LIFE INS CO	0.0043	409	585	\$199,316	\$0	\$184,903	\$23,957	92.77
288	INVESTORS HERITAGE LIFE INSURANCE CO	0.0008	488	281	\$35,687	\$213	\$87,076	\$28,120	244.60
289	INVESTORS INSURANCE CORPORATION	0.0558	199	561	\$2,576,345	\$433	\$1,151,137	\$610	44.70
290	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0237	281	2,888	\$1,093,317	\$2,400	\$1,745,003	\$129,660	159.83
291	INVESTORS LIFE INSURANCE CO OF INDIANA	0.0003	511	45	\$15,840	\$0	\$0	\$2,545	0.00
292	INVESTORS LIFE INSURANCE CO OF NEBRASKA*	0.0291	264	3,080	\$1,344,931	\$1,507	\$310,352	\$354,014	23.19
293	ITT HARTFORD LIFE AND ANNUITY INS CO	2.1500	10	2,382	\$99,197,854	\$873	\$8,244,938	\$188,798	8.31
294	J C PENNEY LIFE INSURANCE COMPANY	0.1345	135	76,208	\$6,207,610	\$0	\$2,508,670	\$301,645	40.41
295	J M I C LIFE INSURANCE COMPANY	0.0042	412	423	\$192,460	\$0	\$7,932	\$5,809	4.12
296	JACKSON NATIONAL LIFE INS CO	1.6609	15	63,771	\$76,630,227	\$0	\$70,070,498	\$4,891,382	91.44
297	JEFFERSON PILOT LIFE INS CO	0.0890	157	8,704	\$4,104,598	\$85,882	\$3,053,314	\$518,669	76.48
298	JOHN ALDEN LIFE INSURANCE CO	0.3684	59	18,824	\$16,997,436	\$0	\$3,597,315	\$286,229	21.16
299	JOHN HANCOCK LIFE INS CO OF AMERICA	0.0001	558	174	\$5,000	\$0	\$254,668	\$10,458	5093.36
300	JOHN HANCOCK MUTUAL LIFE INS CO	0.4592	47	97,364	\$21,184,663	\$4,878,502	\$53,263,186	\$3,213,315	274.45
301	JOHN HANCOCK VARIABLE LIFE INS CO	0.2726	79	7,114	\$12,575,201	\$145,084	\$2,878,907	\$726,542	24.05
302	KANAWHA INSURANCE COMPANY	0.0000	595	7	\$397	\$19	\$0	\$154	4.79
303	KANSAS CITY LIFE INSURANCE CO	0.5200	41	70,707	\$23,991,945	\$254,473	\$22,509,308	\$2,338,475	94.88
304	KEMPER INVESTORS LIFE INS CO	0.1459	125	5,791	\$6,731,621	\$0	\$29,147,504	\$49,313	432.99
305	KENTUCKY HOME MUTUAL LIFE INS CO	0.0025	441	732	\$116,701	\$165	\$10,250	\$12,934	8.92
306	KEYPORT LIFE INSURANCE COMPANY	0.2725	80	2,799	\$12,571,424	\$0	\$11,119,722	\$30,896	88.45
307	KNIGHTS OF COLUMBUS	0.3289	66	39,709	\$15,174,656	\$5,163,355	\$6,951,053	\$871,992	79.83
308	LAFAYETTE LIFE INSURANCE CO THE	0.0431	220	2,591	\$1,987,101	\$324,287	\$1,244,964	\$331,571	78.97
309	LAMAR LIFE INSURANCE COMPANY	0.0096	360	330	\$445,234	\$199	\$114,333	\$26,341	25.72
310	LEWER LIFE INSURANCE COMPANY	0.0002	533	20	\$9,624	\$0	\$42,003	\$5	436.44
311	LIBERTY LIFE ASSUR CO OF BOSTON	0.0364	240	6,798	\$1,680,459	\$210,661	\$5,683,711	\$219,243	350.76
312	LIBERTY LIFE INSURANCE COMPANY*	0.0850	161	14,276	\$3,919,617	\$2,842	\$2,295,902	\$557,458	58.65
313	LIBERTY NATIONAL LIFE INSURANCE CO	0.0121	343	1,890	\$556,064	\$195	\$236,285	\$67,886	42.53
314	LIFE & HEALTH INS CO OF AMERICA*	0.0026	439	1,137	\$119,990	\$0	\$17,961	\$3,691	14.97
315	LIFE INS CO OF THE SOUTHWEST	0.0144	323	157	\$665,386	\$0	\$1,738,437	\$12,773	261.27
316	LIFE INSURANCE CO OF GEORGIA	0.0019	452	602	\$87,824	\$40	\$147,044	\$6,410	167.48
317	LIFE INSURANCE CO OF NORTH AMERICA	0.1824	109	158,203	\$8,413,412	\$0	\$7,848,581	\$2,135,939	93.29

1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED'S	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
318	LIFE INSURANCE COMPANY OF ILLINOIS	0.0000	589	6	\$607	\$0	\$0	\$36	0.00
319	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.2661	82	4,462	\$12,276,013	\$0	\$8,045,070	\$372,778	65.53
320	LIFE INVESTORS INC CO OF AMERICA	0.1416	132	42,106	\$6,531,627	\$62,969	\$6,200,013	\$589,896	95.89
321	LIFE OF MARYLAND INC	0.0002	532	23	\$9,829	\$0	\$0	\$1,204	0.00
322	LIFEUSA INSURANCE COMPANY	0.4344	52	6,562	\$20,042,405	\$0	\$5,029,732	\$135,767	25.10
323	LINCOLN AMERICAN LIFE INSURANCE CO	0.0006	493	221	\$27,310	\$1,207	\$20,859	\$4,017	80.80
324	LINCOLN BENEFIT LIFE COMPANY	0.7095	27	31,699	\$32,735,109	\$6,548	\$20,477,203	\$818,529	62.57
325	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0652	185	17,742	\$3,008,033	\$59,513	\$1,746,999	\$79,699	60.06
326	LINCOLN LIBERTY LIFE INSURANCE CO*	0.0012	471	98	\$53,332	\$0	\$406,704	\$8,535	762.59
327	LINCOLN LIFE AND CASUALTY COMPANY*	0.0011	473	327	\$52,160	\$601	\$146,263	\$2,142	281.56
328	LINCOLN MEMORIAL LIFE INSURANCE CO	0.1982	103	15,453	\$9,144,104	\$722,507	\$3,494,795	\$43,214	46.12
329	LINCOLN MUTUAL LIFE INSURANCE CO	0.0188	294	4,606	\$867,471	\$145,992	\$562,590	\$97,620	81.68
330	LINCOLN NATIONAL LIFE INSURANCE CO*	2.6053	8	48,022	\$120,204,053	\$343,790	\$142,315,951	\$1,073,773	118.68
331	LONDON PACIFIC LIFE & ANNUITY COMPANY	0.0131	332	231	\$605,071	\$4,572	\$508,607	\$6,447	84.81
332	LONE STAR LIFE INSURANCE COMPANY*	0.0025	440	667	\$117,268	\$0	\$88,710	\$10,048	75.65
333	LOYAL AMERICAN LIFE INSURANCE CO	0.0148	320	2,653	\$683,108	\$2,129	\$380,978	\$41,718	56.08
334	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.0004	508	187	\$16,546	\$1,805	\$42,955	\$1,027	270.52
335	LOYALTY LIFE INSURANCE COMPANY	0.0199	290	1,272	\$916,792	\$20,809	\$1,673,017	\$75,220	184.76
336	LUTHERAN BROTHERHOOD	0.4655	45	17,835	\$21,479,615	\$1,884,508	\$12,893,925	\$648,968	68.80
337	LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	0.0486	214	1,512	\$2,243,590	\$81	\$2,348,065	\$35,267	104.66
338	LYNDON LIFE INSURANCE COMPANY	0.0000	607	5,924	(\$6,552)	\$0	\$99,424	\$11,203	0.00
339	MADISON NATIONAL LIFE INSURANCE CO INC	0.0025	443	740	\$116,311	\$391	\$52,752	\$8,970	45.69
340	MANHATTAN LIFE INSURANCE COMPANY	0.0151	314	1,295	\$696,646	\$81,251	\$1,914,447	\$66,174	286.47
341	MANHATTAN NATIONAL LIFE INS CO	0.0260	275	1,288	\$1,199,923	\$22	\$733,251	\$251,124	51.11
342	MANUFACTURERS LIFE INS CO (U.S.A.) THE	0.1444	128	3,449	\$6,660,153	\$0	\$12,489,024	\$236,988	187.52
343	MANUFACTURERS LIFE INS CO OF AMERICA, TH	0.0396	229	145	\$1,827,891	\$0	\$16,413	\$47,596	0.90
344	MANUFACTURERS LIFE INSURANCE CO	0.5570	37	3,545	\$25,698,978	\$1,980,887	\$10,577,487	\$1,023,925	48.87
345	MASSACHUSETTS GENERAL LIFE INS CO	0.0788	168	5,047	\$3,637,984	\$28,191	\$1,694,667	\$288,865	47.36
346	MASSACHUSETTS MUTUAL LIFE INS CO	1.7288	14	34,135	\$79,764,133	\$9,659,364	\$30,293,790	\$2,185,128	50.09
347	MAPLEFLOWER NATIONAL LIFE INSURANCE CO	0.0000	607	337	(\$2,904)	\$0	\$4,492	\$1,623	0.00
348	MBL LIFE ASSURANCE CORPORATION	0.0352	244	8,554	\$1,623,367	\$0	\$5,846,407	\$172,500	360.14
349	MEDICAL LIFE INSURANCE COMPANY	0.0028	434	141	\$129,666	\$0	\$255,000	\$33,066	196.66
350	MEDICAL SAVINGS INSURANCE COMPANY	0.0151	315	0	\$696,416	\$0	\$1,209,475	\$0	173.67
351	MEDICO LIFE INSURANCE COMPANY	0.0018	456	524	\$81,311	\$347	\$38,555	\$2,088	47.84
352	MEGA LIFE AND HEALTH INS CO THE	0.0028	433	2,391	\$130,429	\$8,087	\$153,406	\$114,025	123.82
353	MEMBERS LIFE INSURANCE COMPANY	0.0003	522	86	\$13,491	\$0	\$5,835	\$1,289	43.25
354	MEMORIAL INSURANCE COMPANY OF AMERICA	0.0000	589	15	\$607	\$0	\$0	\$18	0.00
355	MERIT LIFE INSURANCE CO	0.0319	251	25,243	\$1,470,618	\$81	\$551,399	\$90,445	37.50
356	MERRILL LYNCH LIFE INS CO	0.1983	102	2,337	\$9,148,891	\$0	\$14,359,842	\$148,924	156.96
357	METRAHEALTH INS CO	0.0001	570	40	\$2,825	\$0	\$242,392	\$0	8580.25
358	METROPOLITAN INS AND ANNUITY CO	0.1191	145	13,006	\$5,493,268	\$0	\$6,750,655	\$989,781	122.89
359	METROPOLITAN LIFE INSURANCE COMPANY	3.2608	4	748,272	\$150,448,564	\$36,297,861	\$296,738,503	\$24,341,578	221.36
360	METROPOLITAN TOWER LIFE INSURANCE CO	0.0126	336	1,187	\$581,759	\$0	\$265,361	\$105,075	45.61
361	MIC LIFE INSURANCE CORPORATION	0.0154	312	8,477	\$710,985	\$0	\$695,335	\$58,874	97.80
362	MID AMERICAN CENTURY LIFE INSURANCE CO	0.0031	426	6	\$145,161	\$707	\$349,539	\$115	241.28
363	MID CONTINENT LIFE INSURANCE CO	0.0593	193	5,690	\$2,738,098	\$91,894	\$1,725,949	\$423,855	66.39
364	MID SOUTH INSURANCE COMPANY	0.0001	574	12	\$2,345	\$0	\$170,983	\$11	7291.39
365	MIDLAND LIFE INSURANCE COMPAN, THE*	0.0279	269	1,724	\$1,287,631	\$12,593	\$1,084,101	\$373,265	85.17
366	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0578	197	5,603	\$2,666,083	\$21,414	\$3,083,885	\$423,346	116.47
367	MIDWEST NATIONAL LIFE INS CO OF TN	0.0094	361	1,926	\$431,539	\$315	\$122,703	\$25,798	28.51
368	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0018	457	336	\$80,871	\$6,293	\$274,184	\$10,947	346.82
369	MINISTERS LIFE INSURANCE CO THE*	0.0270	273	0	\$1,243,559	\$0	\$39,546	\$179,483	3.18
370	MINNESOTA MUTUAL LIFE INSURANCE CO	0.4494	49	13,358	\$20,732,942	\$1,401,169	\$8,047,070	\$1,801,924	45.57
371	MISSION LIFE INSURANCE COMPANY	0.0040	416	697	\$186,596	\$1,262	\$98,743	\$2,682	53.59
372	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0524	206	70,224	\$2,419,148	\$0	\$2,838,733	\$971,552	117.34
373	MML BAY STATE LIFE INS CO	0.0630	188	1,155	\$2,904,559	\$0	\$74,072	\$192,719	2.55
374	MODERN AMERICAN LIFE INSURANCE COMPANY	0.0550	203	19,792	\$2,539,550	\$242,581	\$7,670,486	\$366,507	311.59
375	MODERN WOODMEN OF AMERICA	0.2144	98	30,197	\$9,890,832	\$960,968	\$4,600,345	\$75.418	56.23
376	MONITOR LIFE INSURANCE CO OF NY	0.0003	512	291	\$15,434	\$1,174	\$32,957	\$1,985	221.14
377	MONTGOMERY WARD LIFE INSURANCE CO	0.0277	270	38,379	\$1,277,990	\$0	\$803,626	\$129,882	62.88
378	MONUMENTAL LIFE INSURANCE COMPANY*	0.3161	69	67,283	\$14,582,245	\$7,294	\$12,941,656	\$849,026	88.80
379	MONY LIFE INS CO OF AMERICA	0.0935	153	2,665	\$4,313,133	\$0	\$2,184,843	\$105,247	50.66
380	MOUNTAIN LIFE INSURANCE COMPANY	0.0188	295	11,100	\$865,661	\$0	\$293,440	\$69,588	33.90
381	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0003	526	41	\$11,618	\$0	\$8,529	\$881	73.41
382	MUTUAL LIFE INSURANCE CO OF NY*	0.1806	110	16,720	\$8,332,475	\$2,894,469	\$12,578,801	\$829,107	185.70
383	MUTUAL OF AMERICA LIFE INSURANCE CO	0.2872	76	24	\$13,251,650	\$4,274	\$22,619,356	\$361	170.72
384	MUTUAL SERVICE LIFE INSURANCE CO*	0.0003	517	73	\$14,439	\$2,597	\$71,006	\$2,695	509.75
385	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0423	222	1,392	\$1,953,284	\$366,827	\$793,717	\$84,324	59.42
386	NACOLAH LIFE INS CO	0.0146	321	1,746	\$672,783	\$0	\$431,027	\$118,736	64.07
387	NATIONAL BENEFIT LIFE INSURANCE CO	0.0127	335	8,960	\$586,456	\$0	\$295,144	\$101,081	50.33
388	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.0002	527	154	\$11,502	\$15,565	\$13,007	\$243	248.41
389	NATIONAL FARMERS UNION LIFE INS CO	0.0003	509	122	\$16,105	\$1,033	\$17,277	\$2,319	113.69
390	NATIONAL FIDELITY LIFE INSURANCE CO	0.0221	287	5,118	\$1,019,071	\$92,460	\$2,426,921	\$54,846	247.22
391	NATIONAL FOUNDATION LIFE INS CO	0.0009	484	304	\$39,522	\$207	\$43,704	\$4,328	111.11
392	NATIONAL FRATERNAL SOCIETY/DEAF	0.0000	585	81	\$798	\$0	\$2,935	\$96	367.92
393	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0016	461	847	\$72,889	\$0	\$30,000	\$16,199	41.16
394	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0082	369	632	\$377,001	\$27,030	\$377,210	\$23,716	107.23
395	NATIONAL HEALTH INS CO	0.0006	492	25	\$29,648	\$0	\$1,854	\$115	6.25
396	NATIONAL LIFE INSURANCE COMPANY	0.1433	129	5,468	\$6,611,194	\$3,257,740	\$4,540,184	\$392,467	117.95

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO	
397	NATIONAL SLOVAK SOCIETY OF THE USA	0.0000	602	48	\$131	\$72	\$47,478	\$79	36297.71
398	NATIONAL STATES INSURANCE COMPANY	0.0014	465	175	\$64,272	\$0	\$28,371	\$679	44.14
399	NATIONAL TRAVELERS LIFE COMPANY	0.0554	200	7,561	\$2,556,074	\$86,947	\$1,479,452	\$282,991	61.28
400	NATIONAL WESTERN LIFE INSURANCE CO	0.1986	101	7,379	\$9,162,105	\$12,865	\$2,229,977	\$94,739	24.48
401	NATIONWIDE LIFE AND ANNUITY INS CO	0.0002	528	3	\$11,023	\$0	\$9,357	\$0	84.89
402	NATIONWIDE LIFE INSURANCE COMPANY	4.2846	2	53,007	\$197,687,454	\$51,516	\$35,905,065	\$89,974	18.19
403	NETWORK AMERICA LIFE INSURANCE COMPANY	0.0023	446	175	\$108,203	\$0	\$35,500	\$1,083	32.81
404	NEW AMERICAN LIFE INSURANCE COMPANY	0.1417	131	13,819	\$6,536,596	\$65,957	\$5,453,161	\$495,583	84.43
405	NEW ENGLAND MUTUAL LIFE INS CO	0.7050	28	17,383	\$32,529,750	\$3,590,586	\$29,962,852	\$1,031,484	103.15
406	NEW ENGLAND VARIABLE LIFE INSURANCE CO	0.1224	143	1,938	\$3,648,580	\$0	\$474,980	\$340,442	8.41
407	NEW ERA LIFE INS CO OF THE MIDWEST*	0.0003	516	285	\$14,840	\$0	\$38,733	\$1,537	261.00
408	NEW YORK LIFE INS & ANNUITY CORPORATION	1.3512	17	19,086	\$62,342,171	\$0	\$19,482,569	\$1,053,988	31.25
409	NEW YORK LIFE INSURANCE COMPANY	1.0590	21	117,991	\$48,862,112	\$18,858,686	\$45,209,915	\$5,603,591	131.12
410	NIPPON LIFE INS CO OF AMERICA	0.0000	607	74	(\$196)	\$0	\$0	\$0	0.00
411	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0932	154	4,287	\$4,298,614	\$0	\$1,907,424	\$811,906	44.37
412	NORTH AMERICAN INSURANCE COMPANY	0.0000	587	2	\$665	\$0	\$0	\$7	0.00
413	NORTH AMERICAN LIFE ASSURANCE CO	0.0307	257	18,784	\$1,418,284	\$33,447	\$230,630	\$492,875	18.62
414	NORTH AMERICAN SECURITY LIFE INS CO	0.9308	24	3,924	\$42,946,250	\$0	\$13,260,295	\$0	30.88
415	NORTH CAROLINA MUTUAL LIFE INS CO	0.0001	555	111	\$5,172	\$624	\$338	\$311	18.60
416	NORTH CENTRAL LIFE INSURANCE CO*	0.0181	297	6,292	\$835,593	\$0	\$385,063	\$42,981	46.08
417	NORTH WEST LIFE ASSUR CO OF CANADA	0.0001	562	10	\$4,470	\$0	\$1,227	\$380	27.45
418	NORTHBROOK LIFE INSURANCE COMPANY	0.0679	178	2,147	\$3,134,339	\$0	\$8,526,366	\$2,749	272.03
419	NORTHERN LIFE INSURANCE COMPANY	0.1916	106	5,561	\$8,838,459	\$8,044	\$1,048,641	\$93,061	11.96
420	NORTHWESTERN MUTUAL LIFE INS CO	1.9710	11	92,722	\$90,937,331	\$38,401,775	\$36,553,874	\$7,697,118	82.43
421	NORTHWESTERN NATIONAL LIFE INS CO	0.1665	114	20,013	\$7,680,783	\$282,290	\$4,883,909	\$1,502,669	67.26
422	OAKRE LIFE INSURANCE COMPANY	0.0002	531	4,338	\$10,000	\$0	\$60,000	\$0	600.00
423	OCIDENTAL LIFE INS CO OF NC	0.0062	395	657	\$285,914	\$4,975	\$193,120	\$27,850	69.28
424	OHIO LIFE INSURANCE COMPANY	0.0073	377	827	\$336,176	\$0	\$200,889	\$55,365	59.76
425	OHIO NATIONAL LIFE ASSURANCE CORP	0.0524	207	2,577	\$2,415,510	\$0	\$812,435	\$381,490	33.63
426	OHIO NATIONAL LIFE INS CO THE	0.1541	120	6,558	\$7,111,928	\$893,617	\$17,519,272	\$234,328	258.90
427	OHIO STATE LIFE INSURANCE CO, THE	0.0495	212	5,117	\$2,284,741	\$6,357	\$1,373,728	\$416,454	60.40
428	OLD AMERICAN INSURANCE COMPANY	0.1804	111	35,289	\$8,322,198	\$0	\$5,268,655	\$134,333	63.31
429	OLD LINE LIFE INS CO OF AMERICA*	0.0590	196	6,509	\$2,721,642	\$1,764	\$1,895,663	\$579,026	69.72
430	OLD RELIANCE INSURANCE COMPANY	0.0001	564	53	\$3,816	\$112	\$8,159	\$388	216.75
431	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0151	316	3,670	\$696,394	\$0	\$225,652	\$186,813	32.40
432	OLD UNITED LIFE INSURANCE COMPANY	0.0177	302	6,568	\$816,398	\$0	\$211,643	\$56,925	25.92
433	OLD WESTERN LIFE INS CO	0.0142	327	20,928	\$655,117	\$0	\$1,101,646	\$104,586	168.16
434	OXFORD LIFE INSURANCE COMPANY	0.0003	525	129	\$11,952	\$0	\$52,708	\$3,584	441.00
435	OZARK NATIONAL LIFE INSURANCE CO	0.3585	61	48,630	\$16,539,051	\$164,337	\$6,746,619	\$1,536,177	41.79
436	PACIFIC CORINTHIAN LIFE INSURANCE CO	0.0223	286	2,079	\$1,030,330	\$0	\$3,844,439	\$191,522	373.13
437	PACIFIC GUARDIAN LIFE INS CO LTD	0.0002	546	11	\$7,069	\$447	\$0	\$7,323	6.32
438	PACIFIC MUTUAL LIFE INSURANCE CO	1.1735	20	9,411	\$54,145,248	\$185,292	\$16,957,244	\$1,441,749	31.66
439	PAINEWEEBER LIFE INSURANCE CO	0.0003	515	22	\$15,000	\$0	\$15,000	\$0	100.00
440	PAN AMERICAN ASSURANCE CO	0.0159	308	1,042	\$733,477	\$0	\$1,474,835	\$113,425	201.07
441	PAN AMERICAN LIFE INSURANCE COMPANY	0.0105	354	5,936	\$486,338	\$86,949	\$615,712	\$37,797	144.48
442	PARAGON LIFE INSURANCE COMPANY	0.1552	119	20,001	\$7,158,854	\$0	\$1,569,473	\$1,833,223	21.92
443	PAUL REVERE LIFE INSURANCE CO	0.1975	105	4,629	\$9,110,618	\$0	\$371,518	\$30,525	4.08
444	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.2630	83	1,440	\$12,134,135	\$0	\$235,378	\$70,543	1.94
445	PEKIN LIFE INSURANCE COMPANY	0.0107	353	1,597	\$494,863	\$455	\$117,747	\$26,112	23.89
446	PENINSULAR LIFE INSURANCE COMPANY	0.0000	578	16	\$2,132	\$0	\$8,084	\$161	379.17
447	PENN INSURANCE & ANNUITY CO THE	0.0112	351	395	\$518,841	\$0	\$321,652	\$47,284	61.99
448	PENN MUTUAL LIFE INSURANCE CO THE	0.0815	166	9,159	\$3,762,065	\$772,796	\$10,882,053	\$518,011	309.80
449	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0179	299	2,832	\$826,160	\$0	\$482,309	\$60,084	58.38
450	PENSION LIFE INS CO OF AMERICA*	0.0000	605	1	\$66	\$0	\$5,660	\$0.00	
451	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0005	500	338	\$22,271	\$307	\$44,302	\$40,829	200.30
452	PFL LIFE INSURANCE COMPANY	0.2582	85	26,829	\$11,915,105	\$93,801	\$21,944,573	\$174,573	184.96
453	PHARMACISTS LIFE INSURANCE COMPANY	0.0031	427	231	\$142,866	\$136	\$0	\$23,525	0.10
454	PHF LIFE INSURANCE COMPANY	0.0000	604	3	\$109	\$0	\$99,603	\$26	91378.90
455	PHILADELPHIA AMERICAN LIFE INS CO	0.0001	565	21	\$3,787	\$0	\$10,000	\$125	264.06
456	PHILADELPHIA LIFE INS CO	0.1226	142	5,504	\$5,654,829	\$7,894	\$2,694,541	\$396,583	47.79
457	PHILADELPHIA UNITED LIFE INS CO	0.0000	607	23	\$0	\$0	\$0	\$23	0.00
458	PHOENIX AMERICAN LIFE INS CO	0.0347	245	18,756	\$1,600,344	\$0	\$1,389,118	\$689,493	86.80
459	PHOENIX HOME LIFE MUTUAL INS CO	0.6337	34	26,593	\$29,237,932	\$7,384,206	\$19,812,528	\$2,479,519	93.02
460	PHYSICIANS LIFE INSURANCE COMPANY	0.0634	187	15,532	\$2,924,200	\$0	\$1,000,138	\$59,865	34.20
461	PIERCE NATIONAL LIFE INSURANCE CO	0.0747	171	17,709	\$3,444,911	\$9,811	\$1,950,863	\$42,829	57.18
462	PIONEER AMERICAN INSURANCE COMPANY	0.0014	464	172	\$65,410	\$0	\$6,997	\$10,707	10.70
463	PIONEER LIFE INSURANCE COMPANY	0.0305	259	3,510	\$1,406,304	\$0	\$826,447	\$37,769	58.77
464	PIONEER MUTUAL LIFE INS CO	0.0134	331	420	\$618,277	\$3,928	\$249,985	\$21,670	41.07
465	PIONEER SECURITY LIFE INSURANCE COMPANY	0.0002	538	26	\$8,823	\$0	\$3,332	\$1,162	37.76
466	PM GROUP LIFE INS CO	0.0195	292	10,963	\$901,660	\$0	\$700,900	\$59,350	77.73
467	POLISH NATNL ALLIANCE OF THE US OF N. A	0.0020	451	1,954	\$90,454	\$30,983	\$135,497	\$6,157	188.47
468	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.0004	505	1,075	\$18,045	\$10,224	\$28,393	\$2,004	214.00
469	POLISH WOMENS ALLIANCE OF AMERICA	0.0001	569	118	\$2,908	\$553	\$7,671	\$140	286.24
470	PREFERRED LIFE INS CO OF NEW YORK	0.0000	580	7	\$2,060	\$0	\$845,815	\$200	41058.98
471	PREFERRED RISK LIFE INSURANCE CO	0.0432	219	3,917	\$1,991,702	\$3,191	\$790,824	\$177,879	39.87
472	PRESIDENTIAL LIFE INSURANCE CO	0.0011	476	162	\$50,262	\$0	\$518,381	\$1,641	1031.36
473	PRIMERICA LIFE INSURANCE COMPANY	0.3892	56	35,019	\$17,957,721	\$0	\$6,825,307	\$5,116,217	38.01
474	PRINCIPAL MUTUAL LIFE INS CO	2.2015	9	316,281	\$101,575,476	\$4,311,002	\$54,572,721	\$3,285,839	57.97
475	PROFESSIONAL INS CORPORATION	0.0002	543	44	\$7,481	\$0	\$2,805	\$926	37.49

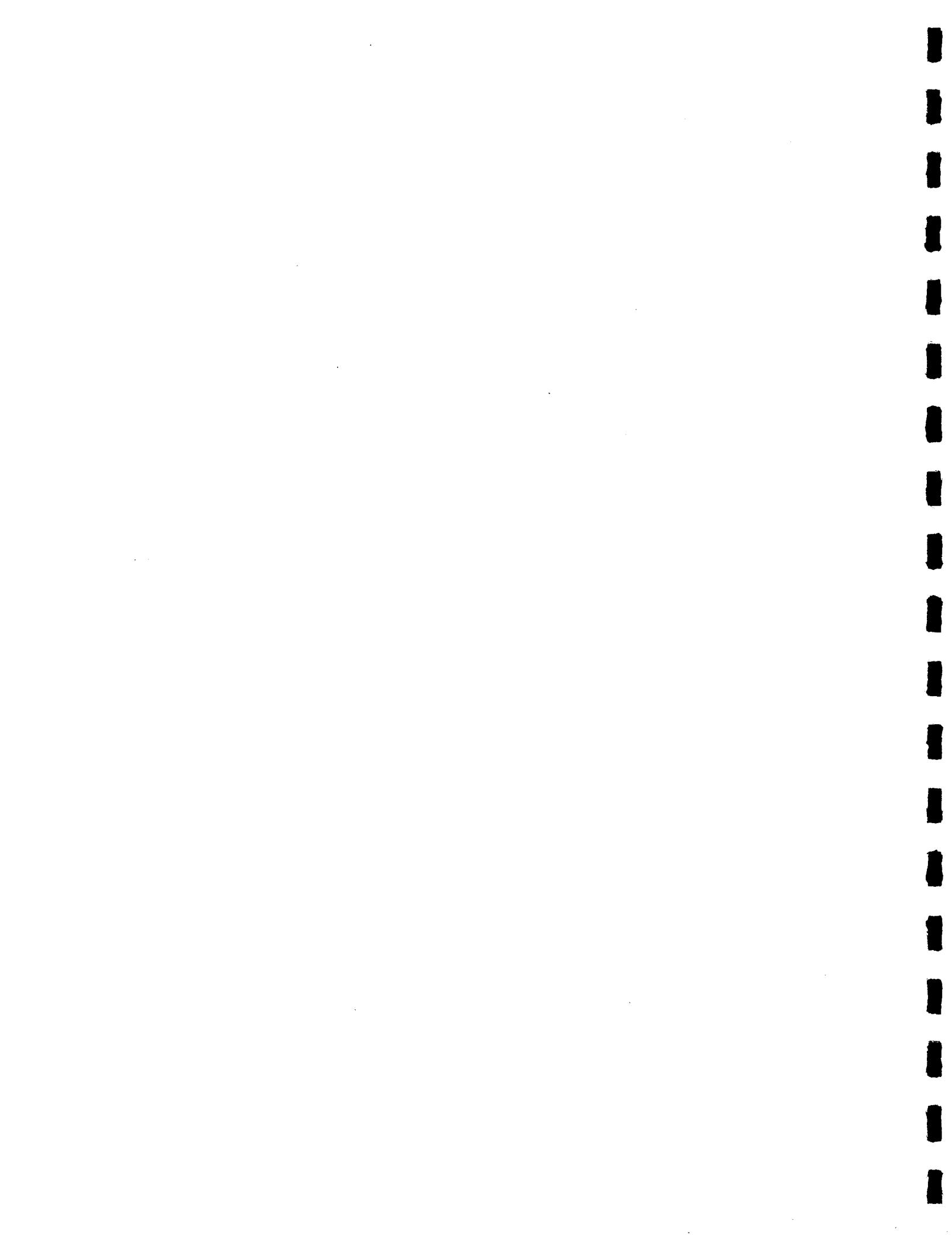
1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS

OBS	COMPANY NAME	RANK BY MARKET SHARE	MARKET SHARE	NUMBER OF INSURED'S	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
476	PROTECTIVE LIFE INSURANCE COMPANY	0.2596	84	13,867	\$11,977,866	\$48,598	\$3,793,215	\$435,280	32.07
477	PROVIDENT INDEMNITY LIFE INS CO	0.0014	463	234	\$66,468	\$0	\$52,732	\$2,809	79.33
478	PROVIDENT LIFE AND ACCIDENT INS CO	0.3320	65	6,358	\$15,317,696	\$4,368	\$7,883,399	\$1,016,741	51.49
479	PROVIDENT LIFE AND CASUALTY INS CO	0.0005	499	6	\$23,399	\$0	\$0	\$13,199	0.00
480	PROVIDENT MUTUAL LIFE INS CO OF PHIL*	0.0842	162	6,451	\$3,883,669	\$493,292	\$3,191,599	\$238,421	94.88
481	PROVIDENT NATIONAL ASSURANCE CO	0.0000	607	43	\$0	\$0	\$58,332	\$0	0.00
482	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0000	584	7	\$997	\$0	\$0	\$13	0.00
483	PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	0.0337	248	169	\$1,555,514	\$48	\$528,866	\$1,578	34.00
484	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.5899	36	17,445	\$27,215,419	\$4,283	\$49,320,262	\$121,165	181.24
485	PRUCO LIFE INSURANCE COMPANY	0.2227	94	14,408	\$10,247,745	\$0	\$12,324,610	\$860,934	119.95
486	PRUDENTIAL INSURANCE CO OF AMERICA THE	2.9671	7	531,187	\$136,896,860	\$43,860,133	\$97,617,605	\$13,388,429	103.35
487	PYRAMID LIFE INSURANCE COMPANY	0.0136	330	5,109	\$626,911	\$3,730	\$495,462	\$45,252	79.63
488	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0297	262	4,213	\$1,371,025	\$3,666	\$1,137,651	\$80,638	83.25
489	RELIABLE LIFE INSURANCE COMPANY*	0.3464	64	240,988	\$15,983,296	\$60	\$10,561,057	\$799,891	66.08
490	RELIANCE STANDARD LIFE INSURANCE CO*	0.0161	307	14,828	\$741,867	\$2,224	\$1,018,727	\$386,007	137.62
491	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0012	470	298	\$53,895	\$0	\$12,853	\$10,359	23.85
492	RESERVE NATIONAL INSURANCE COMPANY	0.0024	444	986	\$113,008	\$0	\$143,137	\$5,614	126.66
493	RGA REINSURANCE COMPANY	0.0419	225	404	\$1,932,383	\$642,341	\$0	\$80,025	33.24
494	ROYAL ARCANUM, SUPREME COUNCIL OF	0.0003	520	287	\$13,857	\$19,267	\$30,421	\$905	358.58
495	ROYAL LIFE INSURANCE CO OF AMERICA	0.0086	366	90	\$398,053	\$0	\$91,180	\$3,547	22.91
496	ROYAL MACCABEES LIFE INSURANCE CO	0.0707	175	21,240	\$3,261,058	\$47,909	\$1,639,463	\$598,412	51.74
497	ROYAL NEIGHBORS OF AMERICA	0.0159	310	14,146	\$731,718	\$203,934	\$1,014,498	\$76,107	166.52
498	RUSHMORE NATIONAL LIFE INS CO	0.0010	483	775	\$45,722	\$66,764	\$59,273	\$2,775	275.66
499	SAFECO LIFE INSURANCE COMPANY*	0.1454	126	23,192	\$6,709,554	\$434	\$15,867,993	\$683,391	236.95
500	SAFECO NATIONAL LIFE INS CO	0.0015	462	342	\$69,736	\$0	\$31,330	\$6,586	44.93
501	SEABOARD LIFE INSURANCE CO (USA)	0.0001	556	21	\$5,169	\$0	\$32,712	\$1,333	632.85
502	SECURA LIFE INSURANCE CO	0.0119	344	2,032	\$546,818	\$0	\$493,854	\$81,113	90.31
503	SECURITY ASSURANCE COMPANY	0.0002	534	0	\$8,372	\$0	\$5,311	\$0	56.67
504	SECURITY BENEFIT LIFE INSURANCE CO	0.2153	97	9,602	\$9,933,540	\$286,704	\$9,438,151	\$227,222	97.90
505	SECURITY CONNECTICUT LIFE INS CO	0.1166	146	3,772	\$51,104,189	\$2,534	\$1,728,133	\$692,637	33.91
506	SECURITY EQUITY LIFE INSURANCE COMPANY	0.0323	250	136	\$1,492,488	\$0	\$0	\$27,355	0.00
507	SECURITY FIRST LIFE INS CO	0.0593	194	910	\$2,735,285	\$0	\$1,817,868	\$0	66.46
508	SECURITY GENERAL LIFE INSURANCE CO	0.0001	552	0	\$5,967	\$118	\$7,901	\$0	134.39
509	SECURITY LIFE INS CO OF AMERICA	0.0279	268	5,240	\$1,288,628	\$0	\$592,553	\$167,122	45.98
510	SECURITY LIFE OF DENVER	0.2789	77	4,480	\$12,866,505	\$1,587,073	\$887,326	\$558,389	19.23
511	SECURITY MUTUAL LIFE INS CO OF NE	0.0328	249	1,485	\$1,514,449	\$151,741	\$721,297	\$82,327	57.65
512	SECURITY MUTUAL LIFE INS CO OF NY	0.0100	357	508	\$460,835	\$24,552	\$285,838	\$94,183	67.35
513	SENTINEL AMERICAN LIFE INSURANCE CO	0.0000	581	51	\$1,471	\$0	\$0	\$61	0.00
514	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0247	278	2,873	\$1,138,402	\$5,220	\$1,383,435	\$195,600	121.98
515	SETTLERS LIFE INSURANCE COMPANY	0.0002	537	9	\$8,919	\$0	\$16,547	\$115	185.53
516	SHELTER LIFE INSURANCE CO	0.3799	57	51,878	\$17,526,422	\$1,195,712	\$8,645,189	\$1,853,444	56.15
517	SIERRA HEALTH & LIFE INS CO INC	0.0003	518	401	\$14,369	\$0	\$0	\$7,757	0.00
518	SIGNATURE LIFE INS CO OF AMERICA, THE	0.0000	600	17	\$167	\$0	\$0	\$17	0.00
519	SLOVENE NATIONAL BENEFIT SOCIETY	0.0001	561	413	\$4,531	\$2,311	\$77,656	\$1,060	1764.89
520	SOUTHERN EDUCATORS LIFE INS CO	0.0003	519	0	\$14,228	\$58	\$11,448	\$0	80.87
521	SOUTHERN SECURITY LIFE INS CO	0.0070	382	106	\$323,168	\$0	\$24,624	\$8,133	7.62
522	SOUTHLAND LIFE INSURANCE COMPANY	0.0637	186	1,541	\$2,938,377	\$4	\$331,230	\$184,693	11.27
523	SOUTHWESTERN LIFE INSURANCE COMPANY*	0.1034	150	6,462	\$4,770,415	\$691	\$3,338,189	\$311,760	69.99
524	STANDARD INSURANCE COMPANY	0.2213	95	95,431	\$10,210,830	\$23,899	\$7,309,963	\$2,796,662	71.82
525	STANDARD LIFE AND ACCIDENT INS CO	0.0162	306	6,143	\$745,531	\$31,151	\$701,749	\$28,044	98.31
526	STANDARD LIFE INS CO OF INDIANA	0.0164	304	87	\$757,905	\$252	\$248,624	\$22,098	32.84
527	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0001	575	14	\$2,334	\$0	\$0	\$63	0.00
528	STATE AUTO LIFE INSURANCE CO	0.0079	372	977	\$362,244	\$3,972	\$130,804	\$91,615	37.21
529	STATE FARM LIFE INSURANCE COMPANY	1.5650	16	204,632	\$72,208,877	\$19,930,715	\$35,474,520	\$9,066,218	76.73
530	STATE LIFE INSURANCE COMPANY	0.0116	346	475	\$534,575	\$50,856	\$113,534	\$23,736	30.75
531	STATE MUTUAL INSURANCE CO	0.0070	383	1,130	\$320,943	\$33,739	\$333,440	\$27,472	114.41
532	STATESMAN NATIONAL LIFE INS CO THE	0.0819	165	11,096	\$3,778,632	\$0	\$1,604,338	\$20,652	42.46
533	STONEBRIDGE INSURANCE COMPANY	0.0001	548	18	\$8,875	\$0	\$4,000	\$106	58.17
534	SUN LIFE ASSUR CO OF CANADA (US)	0.1856	108	764	\$8,564,548	\$0	\$2,100,579	\$15,436	24.53
535	SUN LIFE ASSURANCE CO OF CANADA	0.3019	74	11,453	\$13,931,156	\$1,029,241	\$3,859,439	\$1,325,775	35.09
536	SUNAMERICA LIFE INSURANCE COMPANY	0.3087	71	3,291	\$14,241,318	\$831	\$12,266,785	\$13,380	86.14
537	SURETY LIFE INSURANCE COMPANY	0.0165	303	1,335	\$759,953	\$44	\$191,275	\$95,984	25.18
538	TEXAS LIFE INSURANCE COMPANY	0.0315	252	2,306	\$1,453,925	\$5,756	\$1,040,020	\$184,807	71.93
539	TIME INSURANCE COMPANY	0.0365	239	5,209	\$1,682,753	\$0	\$630,839	\$233,241	37.49
540	TMG LIFE INSURANCE COMPANY	0.0592	105	3,242	\$2,733,625	\$860	\$966,711	\$140,274	35.40
541	TRANS WORLD ASSURANCE COMPANY	0.0028	431	600	\$130,863	\$0	\$25,781	\$9,324	19.70
542	TRANS-GENERAL LIFE INSURANCE COMPANY	0.0274	271	54	\$1,265,245	\$0	\$1,408,617	\$574,497	111.33
543	TRANSAMERICA ASSURANCE COMPANY	0.0551	202	6,783	\$2,542,090	\$0	\$837,898	\$319,839	32.96
544	TRANSAMERICA LIFE INS & ANNUITY CO	0.1380	133	6,568	\$6,365,757	\$160	\$4,333,240	\$1,626	68.07
545	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.4483	50	19,686	\$20,685,271	\$313,365	\$12,065,953	\$2,800	59.85
546	TRANSPORT LIFE INSURANCE COMPANY	0.0050	402	1,098	\$232,894	\$0	\$182,732	\$14,474	69.67
547	TRAVELERS INSURANCE COMPANY THE	1.1987	18	27,150	\$55,307,902	\$0	\$25,793,078	\$1,504,122	46.64
548	TRAVELERS LIFE AND ANNUITY COMPANY THE	0.0092	363	1,386	\$422,497	\$0	\$2,451,619	\$5,676	580.27
549	TRUSTMARK INSURANCE CO (MUTUAL)	0.0178	301	11,059	\$820,705	\$38,360	\$480,825	\$254,289	63.26
550	TRUSTMARK LIFE INSURANCE COMPANY	0.0087	365	1,328	\$401,518	\$25,042	\$379,950	\$44,595	100.87
551	U S FINANCIAL LIFE INSURANCE CO	0.0093	362	511	\$430,478	\$0	\$51,268	\$54,563	11.91
552	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0024	445	424	\$109,939	\$11,964	\$24,663	\$5,767	33.32
553	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.0000	607	0	\$0	\$0	\$418,274	\$0	0.00
554	UNIFIED LIFE INSURANCE COMPANY	0.0097	358	821	\$448,735	\$0	\$33,897	\$1,463	7.55
555	UNILIFE INS CO	0.0002	544	62	\$7,472	\$0	\$0	\$515	0.00

**1995 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO	
556	UNION BANKERS INSURANCE COMPANY	0.0027	437	\$124,774	\$4,724	\$171,629	\$5,340	141.34	
557	UNION BENEFIT LIFE INS CO	0.0063	392	\$291,478	\$15,231	\$286,747	\$10,534	103.60	
558	UNION CENTRAL LIFE INSURANCE CO	0.5304	40	\$13,932	\$24,473,071	\$312,657	\$16,133,743	67.20	
559	UNION FIDELITY LIFE INSURANCE CO	0.1495	122	\$6,898,085	\$0	\$2,481,602	\$456,762	35.98	
560	UNION LABOR LIFE INSURANCE COMPANY	0.0151	317	\$72,357	\$696,362	\$23,556	\$865,363	\$131,323	127.65
561	UNION SECURITY LIFE INSURANCE CO	0.0609	190	27,643	\$2,810,217	\$0	\$1,368,194	\$187,083	48.69
562	UNITED AMERICAN INSURANCE COMPANY	0.1506	121	5,382	\$6,947,400	\$0	\$548,609	\$27,482	7.90
563	UNITED BENEFIT LIFE INSURANCE COMPANY	0.0000	598	2	\$235	\$0	\$0	\$124	0.00
564	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.0005	497	89	\$23,597	\$0	\$25,569	\$895	108.36
565	UNITED COMPANIES LIFE INSURANCE CO	0.6121	35	7,105	\$28,240,817	\$685	\$10,871,315	\$23,356	38.50
566	UNITED FAMILY LIFE INSURANCE CO	0.0066	387	277	\$304,055	\$0	\$97,859	\$1,098	32.18
567	UNITED FIDELITY LIFE INSURANCE CO	0.0125	337	2,084	\$578,473	\$2,494	\$577,161	\$60,273	100.20
568	UNITED HEALTH AND LIFE INSURANCE CO	0.0308	256	40,984	\$1,419,704	\$0	\$681,891	\$525,164	48.03
569	UNITED HERITAGE MUTUAL LIFE INS CO	0.0077	373	1,072	\$353,976	\$1,250	\$117,398	\$13,937	33.52
570	UNITED HOME LIFE INSURANCE COMPANY	0.0019	455	349	\$86,176	\$255	\$23,512	\$7,080	27.58
571	UNITED INSURANCE COMPANY OF AMERICA	0.0530	205	21,579	\$2,447,103	\$160	\$1,693,086	\$119,086	69.19
572	UNITED INVESTORS LIFE INS CO	0.2405	90	9,194	\$11,094,497	\$0	\$2,520,752	\$599,651	22.72
573	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0001	563	15	\$4,341	\$417	\$0	\$151	9.61
574	UNITED LIFE INSURANCE COMPANY	0.0678	179	4,653	\$3,127,545	\$0	\$724,460	\$153,593	23.16
575	UNITED NATIONAL LIFE INS CO OF AMERICA	0.0008	486	167	\$36,919	\$0	\$33,434	\$1,037	90.56
576	UNITED OF OMAHA LIFE INS CO	0.9808	22	101,318	\$45,252,411	\$449	\$23,789,416	\$2,068,271	52.57
577	UNITED PRESIDENTIAL LIFE INS CO	0.0261	274	1,537	\$1,203,402	\$1,734	\$1,660,608	\$134,238	138.14
578	UNITED SERVICES LIFE INSURANCE CO	0.0437	217	3,403	\$2,017,362	\$76,985	\$4,621,546	\$254,657	232.90
579	UNITED STATES LIFE INS CO NY	0.0182	296	4,012	\$840,390	\$30,482	\$1,112,227	\$384,927	135.97
580	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0000	599	2	\$173	\$0	\$0	\$27	0.00
581	UNITED WISCONSIN LIFE INSURANCE COMPANY	0.0380	234	0	\$1,751,068	\$0	\$611,269	\$0	34.91
582	UNITED WORLD LIFE INSURANCE COMPANY	0.0027	435	3,506	\$126,435	\$0	\$12,440	\$13,766	9.84
583	UNITY MUTUAL LIFE INS CO	0.0002	536	33	\$9,156	\$1,027	\$47,668	\$1,325	531.84
584	UNIVERSAL GUARANTY LIFE INS CO	0.0410	226	7,339	\$1,891,922	\$38,542	\$1,091,574	\$102,280	59.73
585	UNIVERSAL LIFE INSURANCE COMPANY THE	0.0064	391	0	\$294,277	\$0	\$146,147	\$9,569	49.66
586	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0308	255	8,442	\$1,421,521	\$0	\$178,272	\$116,357	12.54
587	UNIVERSE LIFE INSURANCE CO	0.0010	480	0	\$46,804	\$0	\$23,511	\$9,518	50.23
588	UNUM LIFE INS CO OF AMERICA	0.2243	93	97,282	\$10,349,657	\$369,968	\$6,976,728	\$2,827,398	70.98
589	USA LIFE ONE INS CO OF INDIANA	0.0003	513	327	\$15,426	\$1,808	\$31,740	\$806	217.48
590	USA LIFE INSURANCE COMPANY	0.1639	116	8,684	\$7,562,307	\$509,811	\$4,353,911	\$813,820	64.32
591	USG ANNUITY & LIFE COMPANY	0.4547	48	3,976	\$20,979,409	\$0	\$1,819,809	\$14,902	8.67
592	USLIFE CREDIT LIFE INSURANCE CO*	0.0711	174	35,228	\$3,278,650	\$0	\$826,095	\$602,828	25.20
593	UTICA NATIONAL LIFE INS CO	0.0000	593	4	\$470	\$0	\$0	\$150	0.00
594	VALLEY FORGE LIFE INSURANCE COMPANY	0.1429	130	8,094	\$6,594,237	\$16,520	\$4,213,912	\$1,138	64.15
595	VARIABLE ANNUITY LIFE INSURANCE CO	0.6792	30	0	\$31,338,875	\$0	\$9,409,078	\$0	30.02
596	VETERANS LIFE INS CO	0.0628	189	12,527	\$2,899,155	\$0	\$1,590,341	\$109,961	54.86
597	VICTORY LIFE INSURANCE COMPANY	0.0179	300	10,143	\$823,707	\$265,985	\$1,416,232	\$52,891	204.23
598	VISTA LIFE INSURANCE COMPANY	0.0032	425	1,009	\$146,951	\$0	\$69,122	\$8,872	47.04
599	VOYAGER LIFE INSURANCE COMPANY	0.0079	371	365	\$365,216	\$0	\$96,178	(\$4,242)	26.33
600	VULCAN LIFE INSURANCE COMPANY	0.0039	418	1,261	\$180,326	\$0	\$255,960	\$8,597	141.94
601	WABASH LIFE INSURANCE COMPANY	0.0022	447	938	\$100,793	\$20,602	\$265,401	\$10,254	283.75
602	WASHINGTON NATIONAL INSURANCE CO	0.0156	311	12,489	\$719,568	\$504	\$1,939,499	\$156,970	269.57
603	WEST COAST LIFE INSURANCE COMPANY*	0.0665	181	2,851	\$3,069,583	\$40,093	\$981,894	\$129,769	33.29
604	WESTERN AND SOUTHERN LIFE INS CO	0.1594	118	96,727	\$7,352,708	\$2,152,746	\$7,264,197	\$489,033	128.07
605	WESTERN CATHOLIC UNION	0.0390	231	10,498	\$1,799,579	\$1,305	\$938,319	\$51,865	52.21
606	WESTERN DIVERSIFIED LIFE INSURANCE CO	0.0123	339	4,804	\$566,005	\$0	\$129,521	\$34,958	22.88
607	WESTERN FIDELITY INSURANCE COMPANY	0.0000	579	73	\$2,088	\$0	\$0	\$500	0.00
608	WESTERN NATIONAL LIFE INSURANCE CO	0.5152	42	16,932	\$23,772,133	\$0	\$52,414,454	\$9,015	220.49
609	WESTERN RESERVE LIFE ASSUR CO OH	0.1331	137	2,644	\$6,141,340	\$231	\$1,827,864	\$204,063	29.77
610	WESTERN SOUTHERN LIFE ASSURANCE CO	0.8830	26	14,607	\$40,740,757	\$0	\$5,716,495	\$630,551	14.03
611	WESTFIELD LIFE INSURANCE COMPANY	0.0005	496	114	\$24,698	\$0	\$20,350	\$3,851	82.40
612	WILLIAM PENN ASSOCIATION	0.0001	572	107	\$2,619	\$912	\$3,271	\$617	159.72
613	WINTERTHUR LIFE RE INSURANCE CO	0.0000	607	47	(\$781)	\$0	\$26,662	\$191	0.00
614	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0033	424	476	\$151,713	\$1,231	\$83,525	\$10,178	55.87
615	WOMAN'S LIFE INSURANCE SOCIETY	0.0001	547	1,226	\$6,918	\$14,246	\$53,532	\$1,100	979.73
616	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0280	267	1,858	\$1,292,141	\$165,183	\$600,597	\$53,487	59.26
617	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0250	277	4,921	\$1,151,487	\$502,406	\$908,213	\$122,508	122.50
618	WORKMEN'S BENEFIT FUND OF THE U.S. OF AM	0.0000	582	163	\$1,244	\$0	\$3,239	\$229	260.37
619	WORLD INSURANCE COMPANY	0.0058	397	895	\$266,795	\$7,358	\$453,725	\$29,537	172.82
620	WORLD SERVICE LIFE INSURANCE COMPANY*	0.0000	588	15	\$620	\$177	\$0	\$43	28.55
621	ZALE LIFE INSURANCE COMPANY	0.0004	507	3,090	\$17,266	\$0	\$25,219	\$1,511	146.06
622	ZURICH LIFE INSURANCE CO OF AMERICA	0.0577	198	4,340	\$2,663,542	\$0	\$1,175,944	\$423,652	44.15
TOTAL		100.000	8,741,344	\$4,613,863,473	\$335,318,361	\$2,825,345,228	\$255,820,934	68.5	

**ACCIDENT & HEALTH
INSURANCE**



**TOTAL
ACCIDENT & HEALTH
INSURANCE
BY LINE OF BUSINESS**



**MISSOURI DEPARTMENT OF INSURANCE
1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS**
(REVISED 1/15/97)

INDIVIDUAL

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSURED	TOTAL DIRECT PREMIUMS WRITTEN	TOTAL DIRECT PREMIUMS EARNED	TOTAL DIVIDENDS PAID	TOTAL DIRECT LOSSES PAID	TOTAL DIRECT LOSSES INCURRED	LOSS RATIO
4.1	ALL OTHER MEDICAL EXPENSE	261,019	\$259,695,022	\$265,816,708	\$11,702	\$186,959,826	\$202,512,273	76.18
4.2	MEDICARE SUPPLEMENT	249,474	\$295,932,101	\$266,813,587	\$0	\$227,701,134	\$224,312,221	75.57
4.3	LONG TERM CARE	60,185	\$58,468,423	\$55,628,723	\$0	\$19,671,763	\$26,673,283	47.95
4.4	SPECIFIED DISEASE	169,274	\$28,499,544	\$28,759,172	\$0	\$10,495,659	\$11,990,284	41.69
4.5	ACCIDENT ONLY	334,355	\$26,505,909	\$26,742,458	\$180	\$8,270,483	\$8,767,771	32.79
4.6	DISABILITY INCOME	103,024	\$62,295,873	\$62,387,416	\$403,990	\$23,759,885	\$37,678,231	60.39
4.7	DENTAL	27,027	\$1,016,418	\$1,017,717	\$0	\$652,039	\$670,352	65.87
4.8	LIMITED BENEFIT	191,753	\$23,672,273	\$23,564,718	\$13,453	\$13,005,679	\$12,984,759	55.1
4.9	SHORT TERM CREDIT DISABILITY	44,073	\$9,755,251	\$9,416,963	\$0	\$2,593,809	\$2,981,582	31.66
4.10	LONG TERM CREDIT DISABILITY	0	\$0	\$0	\$0	\$0	\$0	0.00
4.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	0.00
4.12	STOP LOSS	1	\$272	\$103	\$0	\$0	\$0	0.00
4.13	TOTAL INDIVIDUAL	1,435,867	\$785,057,581	\$769,328,535	\$429,325	\$493,126,600	\$528,280,228	68.67

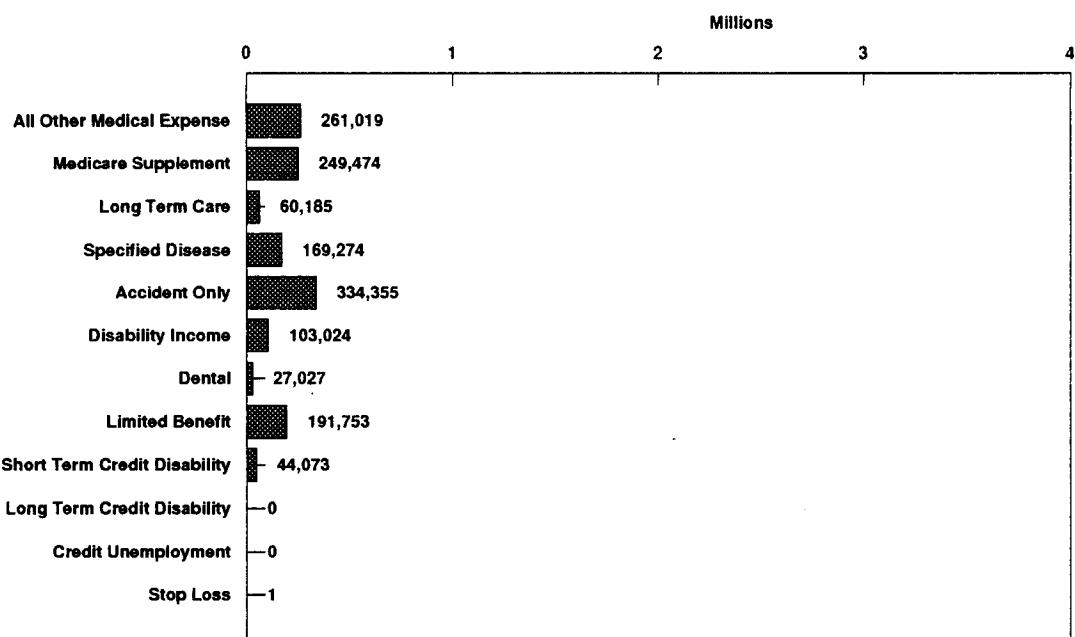
GROUP

5.1A	MEDICAL EXPENSE - SMALL EMPLOYER	225,758	\$245,058,963	\$256,705,596	\$15	\$190,725,466	\$200,563,679	78.13
5.1B	MEDICAL EXPENSE - LARGE EMPLOYER	1,154,430	\$823,211,527	\$840,834,632	\$1,653,552	\$642,160,094	\$695,199,347	82.68
5.1C	MEDICAL EXPENSE - ASSOCIATION	231,807	\$60,592,300	\$70,319,644	\$89,640	\$50,277,352	\$51,038,298	72.58
5.1D	MEDICAL EXPENSE - DISCRETIONARY	30,777	\$19,349,536	\$19,526,009	\$0	\$16,834,120	\$17,229,146	88.24
5.1E	MEDICAL EXPENSE - FEDERAL EMPLOYEES	99,339	\$175,117,650	\$180,847,922	\$0	\$184,791,096	\$185,847,714	91.71
5.2	MEDICARE SUPPLEMENT	107,777	\$92,158,357	\$92,636,299	\$0	\$88,921,583	\$93,941,055	101.41
5.3	LONG TERM CARE	23,733	\$11,281,475	\$10,507,072	\$0	\$4,826,637	\$4,797,079	45.66
5.4	SPECIFIED DISEASE	32,592	\$3,986,703	\$3,973,553	\$0	\$1,580,295	\$1,946,676	48.99
5.5	ACCIDENT ONLY	2,963,111	\$66,138,961	\$66,096,233	\$162,095	\$31,028,929	\$37,516,760	56.76
5.6	DISABILITY INCOME	776,893	\$115,890,410	\$111,339,446	\$11,048	\$70,926,275	\$89,943,472	80.78
5.7	DENTAL	362,841	\$60,761,284	\$60,413,749	\$40,161	\$42,548,311	\$45,392,866	75.14
5.8	LIMITED BENEFIT	502,121	\$69,334,502	\$70,097,319	\$0	\$29,868,726	\$33,209,294	47.38
5.9	SHORT TERM CREDIT DISABILITY	528,185	\$41,108,393	\$40,103,039	\$42,566	\$15,285,235	\$17,168,018	42.81
5.10	LONG TERM CREDIT DISABILITY	2,678	\$425,936	\$380,012	\$0	\$321,913	\$375,956	98.93
5.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	0.00
5.12	STOP LOSS	512,667	\$69,759,234	\$70,395,648	(\$348)	\$38,050,069	\$31,794,622	45.17
5.13	TOTAL GROUP	7,292,751	\$1,851,698,300	\$1,857,045,591	\$1,966,528	\$1,401,506,449	\$1,478,719,189	79.63

TOTAL INDIVIDUAL AND GROUP BUSINESS

6	TOTAL ACCIDENT & HEALTH	8,799,408	\$2,629,407,740	\$2,639,427,085	\$2,424,194	\$1,901,905,225	\$2,014,851,685	76.34
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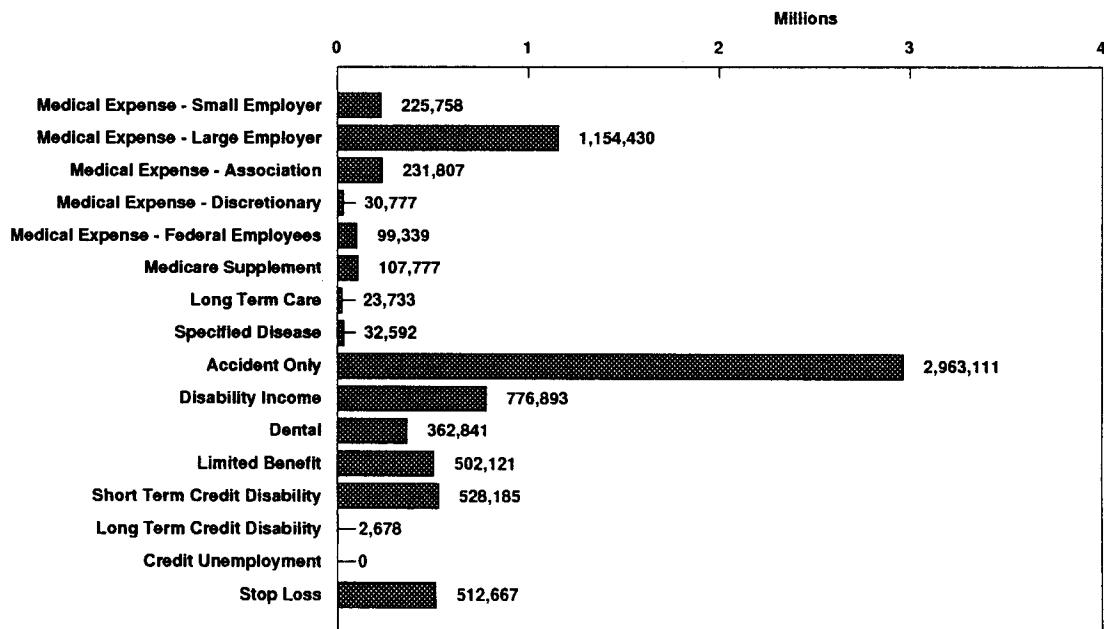
INDIVIDUAL ACCIDENT & HEALTH BUSINESS
1995



Revised 1/15/97

■ # OF INSUREDS

GROUP ACCIDENT & HEALTH BUSINESS
1995



Revised 1/15/97

■ # OF INSUREDS

**INDIVIDUAL
ACCIDENT & HEALTH
INSURANCE
BY LINE OF BUSINESS
BY COMPANY**



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICAL EXPENSE**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACACIA MUTUAL LIFE INSURANCE CO	0.0002	175	0	\$519	\$519	\$33	\$0	\$0	0.00
2	AETNA LIFE INS AND ANNUITY CO*	0.0018	135	2	\$4,711	\$4,546	\$0	\$1,000	\$1,352	29.74
3	AETNA LIFE INSURANCE COMPANY*	0.1151	37	251	\$298,793	\$304,997	\$0	\$222,432	\$216,827	71.09
4	AID ASSOCIATION FOR LUTHERANS	0.4715	18	371	\$1,224,378	\$1,297,516	\$0	\$1,103,720	\$1,085,783	82.14
5	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0015	140	8	\$3,857	\$4,137	\$0	\$2,925	\$7,369	178.12
6	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.0003	168	6	\$845	\$801	\$0	\$913	\$596	74.41
7	AMERICAN CASUALTY CO OF READING PA	0.0001	196	13	\$136	\$178	\$0	\$0	\$0	0.00
8	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0709	49	112	\$184,193	\$181,948	\$0	\$112,321	\$117,218	64.42
9	AMERICAN CONTINENTAL LIFE INS CO	0.0005	160	1	\$1,179	\$1,179	\$0	\$5,948	\$4,297	364.46
10	AMERICAN FAMILY MUTUAL INS CO	10.9203	4	23,128	\$28,359,460	\$28,858,658	\$0	\$20,206,632	\$19,691,954	68.24
11	AMERICAN FIDELITY ASSURANCE COMPANY	0.0004	163	1	\$1,076	\$1,076	\$0	\$0	(\$69)	0.00
12	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0027	125	29	\$7,089	\$7,034	\$0	\$3,812	\$3,732	53.06
13	AMERICAN HARDWARE MUTUAL INS CO	0.0040	121	1	\$10,322	\$10,331	\$0	\$2,904	\$4,018	38.89
14	AMERICAN HEALTH & LIFE INSURANCE CO	0.0001	184	5	\$327	\$344	\$0	\$0	\$0	0.00
15	AMERICAN HOME LIFE INSURANCE CO	0.0009	149	12	\$2,310	\$2,355	\$0	\$0	\$0	0.00
16	AMERICAN INCOME LIFE INSURANCE CO	0.0094	98	77	\$24,434	\$24,847	\$0	\$8,770	\$5,531	22.26
17	AMERICAN INSURANCE CO OF TEXAS*	0.0185	83	87	\$48,163	\$55,036	\$0	\$23,506	\$25,143	45.68
18	AMERICAN NATIONAL INSURANCE COMPANY*	0.2653	30	988	\$688,914	\$697,322	\$0	\$511,714	\$483,583	69.35
19	AMERICAN NATIONAL LIFE INS OF TX	0.0289	73	34	\$69,929	\$70,700	\$0	\$20,274	\$19,725	27.90
20	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0424	60	0	\$110,186	\$110,186	\$0	\$88,140	\$88,140	79.99
21	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0010	148	2	\$2,510	\$2,327	\$0	\$0	\$0	0.00
22	AMERICAN PUBLIC LIFE INSURANCE CO	0.0392	63	433	\$101,751	\$102,328	\$0	\$67,867	\$55,480	54.22
23	AMERICAN REPUBLIC INSURANCE COMPANY	1.7086	10	4,343	\$4,437,138	\$4,249,189	\$0	\$2,642,873	\$2,447,939	57.61
24	AMERICAN SLOVENIAN CATHOLIC UNION	0.0002	176	57	\$510	\$510	\$0	\$187	\$187	36.67
25	AMERICAN STATES INSURANCE COMPANY*	0.0858	42	95	\$222,930	\$232,775	\$0	\$281,294	\$154,454	66.35
26	AMERICAN UNION LIFE INSURANCE CO	0.0102	96	11	\$26,360	\$27,358	\$0	\$45,691	(\$98,411)	0.00
27	AMERICAN UNITED LIFE INSURANCE CO	0.0160	86	0	\$41,435	\$41,002	\$0	\$22,022	\$23,475	57.25
28	AMERUS LIFE INSURANCE COMPANY	0.0015	141	21	\$3,805	\$3,869	\$0	\$3,878	(\$54)	0.00
29	AMEX LIFE ASSURANCE CO	0.0001	192	0	\$209	\$224	\$0	\$0	(\$141)	0.00
30	ANTHEM CASUALTY INSURANCE COMPANY	0.0000	204	0	\$0	\$0	\$0	\$5,200	\$4,830	0.00
31	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.0029	124	2	\$7,479	\$8,043	\$0	\$17,416	\$20,566	255.70
32	ANTHEM LIFE INSURANCE COMPANY	0.4053	23	782	\$1,052,499	\$1,032,832	\$0	\$750,120	\$722,831	69.99
33	ATLANTA LIFE INSURANCE COMPANY	0.0187	82	0	\$48,508	\$16,061	\$0	\$5,739	\$5,563	34.64
34	BANKERS FIDELITY LIFE INSURANCE CO	0.0007	153	10	\$1,765	\$1,357	\$0	\$2,284	\$1,961	144.51
35	BANKERS LIFE AND CASUALTY COMPANY	0.8442	13	2,157	\$2,192,361	\$2,348,028	\$5,081	\$2,286,898	\$2,011,388	85.63
36	BANKERS MULTIPLE LINE INSURANCE CO	0.0158	87	33	\$41,133	\$32,987	\$0	\$32,187	\$23,648	71.69
37	BANKERS SECURITY LIFE INS SOCIETY	0.0001	185	0	\$318	\$344	\$0	\$0	\$0	0.00
38	BANNER LIFE INS CO	0.0002	179	1	\$395	\$0	\$0	\$370	\$348	0.00
39	BENEFICIAL STANDARD LIFE INS CO*	0.0170	85	592	\$44,120	\$45,040	\$0	\$20,439	\$17,833	39.59
40	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	20.0940	1	42,428	\$52,183,037	\$53,130,131	\$0	\$44,599,902	\$44,765,707	84.26
41	BLUE CROSS & BLUE SHIELD OF MO	15.1038	3	6,680	\$39,223,745	\$39,328,763	\$0	\$16,516,987	\$22,442,965	57.07
42	BUSINESS MENS ASSURANCE CO OF AMERICA	0.0454	58	0	\$117,817	\$135,437	\$0	\$143,357	\$25,707	19.98
43	CATHOLIC KNIGHTS OF AMERICA THE	0.0044	117	126	\$11,489	\$10,885	\$0	\$7,022	\$8,600	79.01
44	CELTIC LIFE INSURANCE COMPANY THE	0.0346	64	165	\$89,775	\$87,132	\$0	\$77,270	\$79,194	90.89
45	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0017	138	9	\$4,350	\$5,969	\$0	\$70,178	\$79,981	1339.94
46	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0000	201	1	\$48	\$48	\$0	\$0	\$0	0.00
47	CENTRAL SECURITY LIFE INSURANCE CO	0.0138	88	99	\$35,907	\$34,085	\$0	\$18,655	(\$5,086)	0.00
48	CENTRAL STATES HEALTH & LIFE CO	0.3742	24	939	\$971,813	\$987,672	\$0	\$728,563	\$620,688	62.64
49	CENTRAL UNITED LIFE INSURANCE CO*	0.0248	76	356	\$63,844	\$63,068	\$0	\$432,762	\$425,613	674.85
50	CERTIFIED LIFE INS CO	0.0070	105	43	\$18,194	\$18,780	\$0	\$25,212	\$18,439	98.18
51	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0018	136	7	\$4,659	\$4,659	\$0	\$1,992	\$1,992	42.76
52	CINCINNATI LIFE INSURANCE COMPANY THE	0.0005	157	1	\$1,405	\$1,613	\$0	\$4,690	\$5,390	334.16
53	COLUMBIA UNIVERSAL LIFE INS CO	0.0053	114	7	\$13,650	\$14,350	\$0	\$3,948	\$3,005	20.94
54	COMBINED INSURANCE CO OF AMERICA	0.0104	94	136	\$27,138	\$27,329	\$0	\$4,309	\$4,776	17.48
55	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0043	119	59	\$11,102	\$11,466	\$0	\$3,319	\$2,914	25.41
56	COMMONWEALTH LIFE INSURANCE COMPANY	0.0003	170	10	\$760	\$651	\$0	\$2,410	\$2,540	390.17
57	COMMONWEALTH NATIONAL LIFE INS CO	0.0043	118	14	\$11,294	\$11,299	\$0	\$0	\$0	0.00
58	COMPANION LIFE INSURANCE COMPANY*	0.0260	75	224	\$67,465	\$67,504	\$0	\$65,871	\$66,523	98.55
59	CONGRESS LIFE INSURANCE COMPANY	0.0000	197	2	\$68	\$68	\$0	\$0	\$0	0.00
60	CONNECTICUT GENERAL LIFE INS CO	0.2660	29	592	\$600,831	\$721,559	\$0	\$248,127	\$307,968	42.68
61	CONTINENTAL ASSURANCE COMPANY	0.0281	71	38	\$73,039	\$74,146	\$0	\$27,367	\$50,119	67.60
62	CONTINENTAL CASUALTY COMPANY*	0.0119	90	354	\$31,001	(\$10,419)	\$0	\$26,933	\$21,363	0.00
63	CONTINENTAL GENERAL INSURANCE CO	0.4168	20	523	\$1,082,406	\$1,053,508	\$0	\$922,825	\$919,215	87.25
64	CONTINENTAL LIFE INSURANCE COMPANY	0.0000	203	2	\$24	\$24	\$0	\$0	(\$2)	0.00
65	COUNTRY LIFE INSURANCE COMPANY	0.1259	35	210	\$327,023	\$333,996	\$0	\$153,523	\$150,854	45.18
66	COVENTRY HEALTH AND LIFE INSURANCE CO	0.0264	74	0	\$68,667	\$68,667	\$0	\$15,021	\$15,021	21.88
67	CROATIAN CATHOLIC UNION OF USA	0.0000	197	10	\$68	\$68	\$0	\$150	\$150	220.59
68	CROATIAN FRATERNAL UNION OF AMERICA	0.0012	144	160	\$3,002	\$3,002	\$0	\$2,261	\$2,261	75.32
69	CROWN LIFE INSURANCE COMPANY*	0.0011	146	2	\$2,760	\$2,541	\$0	\$168	\$35	1.38
70	CSA FRATERNAL LIFE	0.0001	191	0	\$212	\$247	\$0	\$104	\$104	42.11
71	EBPLIFE INSURANCE COMPANY	0.0025	127	0	\$6,568	\$6,296	\$0	\$3,905	\$6,954	110.45
72	EMPLOYEE LIFE COMPANY (MUTUAL)	0.0017	137	19	\$4,498	\$4,595	\$0	\$802	\$802	17.45
73	EMPLOYERS MODERN LIFE COMPANY	0.0024	129	6	\$6,271	\$6,461	\$0	\$1,712	\$1,078	16.68
74	EPIC LIFE INSURANCE COMPANY THE	0.0000	204	0	\$0	\$0	\$0	\$0	\$555	0.00
75	EQUITABLE LIFE & CASUALTY INS CO	0.0903	41	210	\$234,622	\$245,260	\$0	\$35,596	\$35,269	14.38
76	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.1019	39	146	\$264,646	\$280,318	\$0	\$427,572	\$419,520	149.66
77	EQUITABLE RESERVE ASSOCIATION	0.0001	195	1	\$146	\$146	\$0	\$0	\$0	0.00
78	FARMLAND MUTUAL INSURANCE COMPANY	0.0000	204	0	(\$59)	\$0	\$0	\$26,150	\$0	0.00
79	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0104	95	162	\$26,943	\$30,266	\$0	\$29,781	\$18,276	60.38
80	FEDERATED MUTUAL INSURANCE COMPANY	0.0803	44	69	\$208,524	\$214,183	\$0	\$397,849	\$387,525	180.93

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICAL EXPENSE**

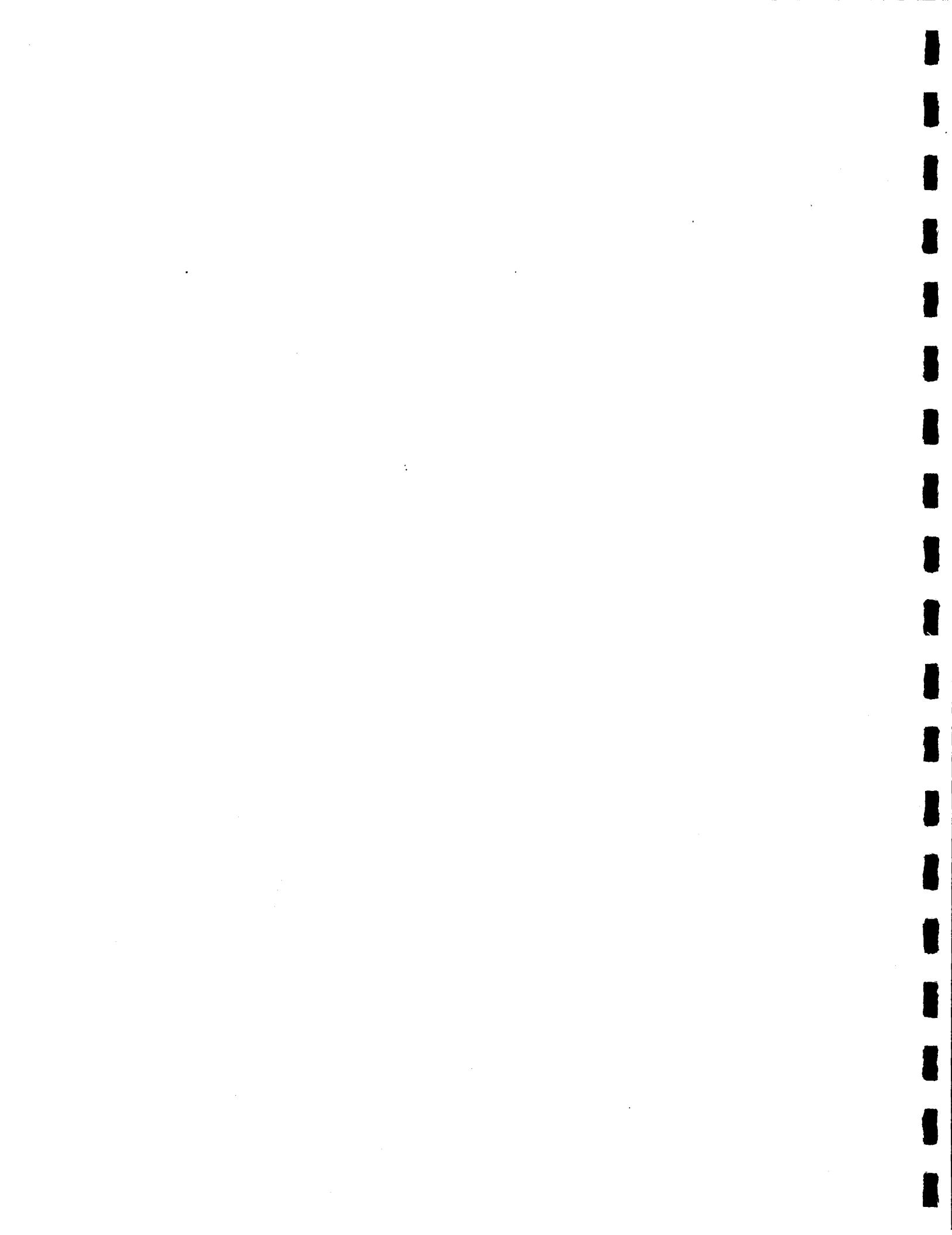
(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED'S	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
81	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.0005	161	8	\$1,171	\$1,176	\$0	\$701	\$823	69.98
82	GENERAL AMERICAN LIFE INSURANCE CO	0.0732	48	177	\$190,010	\$199,762	\$0	\$150,800	\$77,142	38.62
83	GLOBE LIFE AND ACCIDENT INS CO	0.2650	31	628	\$688,218	\$711,292	\$0	\$361,027	\$267,056	37.55
84	GOLDEN RULE INSURANCE COMPANY	1.6324	11	1,784	\$4,239,143	\$4,273,268	\$0	\$3,348,140	\$3,098,461	72.51
85	GREAT AMERICAN LIFE INSURANCE CO	0.0010	147	7	\$2,576	\$2,804	\$0	\$0	\$0	0.00
86	GREAT AMERICAN RESERVE INS CO	0.0003	169	5	\$773	\$788	\$0	\$852	\$923	117.13
87	GREAT WEST LIFE & ANNUITY INS CO*	0.0060	110	0	\$15,704	\$0	\$0	\$0	\$0	0.00
88	GREAT WEST LIFE ASSURANCE COMPANY*	0.0006	155	10	\$1,620	\$1,498	\$0	\$1,203	\$996	66.49
89	GRINNELL LIFE INSURANCE COMPANY	0.0016	139	2	\$4,210	\$4,265	\$0	\$0	\$0	0.00
90	GUARANTEE LIFE INSURANCE COMPANY	0.0000	199	1	\$56	\$56	\$0	\$0	\$0	0.00
91	GUARANTEE RESERVE LIFE INSURANCE CO	0.0000	204	21	\$0	\$0	\$0	\$0	\$0	0.00
92	GUARANTEE TRUST LIFE INSURANCE CO*	0.3607	25	1,666	\$936,827	\$1,090,838	\$0	\$905,781	\$743,745	68.18
93	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.0410	61	92	\$106,597	\$106,680	\$0	\$108,009	\$53,483	50.13
94	GULF INSURANCE COMPANY	0.3171	26	0	\$823,535	\$823,535	\$0	\$92,000	\$92,000	11.17
95	HARTFORD LIFE AND ACCIDENT INS CO*	0.0330	67	26	\$85,799	\$67,355	\$0	(\$5,881)	\$49,070	72.85
96	HARTFORD LIFE INSURANCE CO	0.0124	89	11	\$32,177	\$27,097	\$0	\$5,540	\$5,540	20.45
97	HARVEST LIFE INSURANCE COMPANY THE	0.0278	72	160	\$72,197	\$77,380	\$0	\$50,365	\$46,973	60.70
98	HEALTHY ALLIANCE LIFE INSURANCE CO	15.4509	2	73,762	\$40,125,239	\$42,924,419	\$0	\$30,752,734	\$41,276,877	96.16
99	HORACE MANN LIFE INSURANCE COMPANY	0.0025	128	4	\$6,439	\$7,238	\$0	\$16,342	\$16,510	228.10
100	IDS LIFE INSURANCE COMPANY	0.0001	181	1	\$378	\$394	\$0	\$0	\$0	0.00
101	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.1245	36	158	\$323,417	\$314,191	\$0	\$431,917	\$472,141	150.27
102	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0007	152	21	\$1,801	\$1,902	\$0	\$478	\$478	25.13
103	INTEGRITY NATIONAL LIFE INS CO	0.0108	93	0	\$28,027	\$27,984	\$0	\$10,929	\$7,906	28.25
104	INVESTORS HERITAGE LIFE INSURANCE CO	0.0001	188	0	\$260	\$501	\$0	\$0	(\$87)	0.00
105	INVESTORS INSURANCE CORPORATION	0.0002	172	0	\$598	\$598	\$0	\$0	\$0	0.00
106	J C PENNEY LIFE INSURANCE COMPANY	0.1063	38	1,961	\$276,162	\$273,968	\$0	\$92,317	\$101,665	37.11
107	JEFFERSON PILOT LIFE INS CO	0.0058	112	7	\$15,058	\$15,999	\$0	\$12,913	\$12,276	76.73
108	JOHN ALDEN LIFE INSURANCE CO	0.0001	183	299	\$366	\$566	\$0	\$14,323	\$5,515	974.38
109	JOHN HANCOCK MUTUAL LIFE INS CO	0.0188	81	268	\$48,866	\$78,364	\$1,498	\$36,443	\$37,001	47.22
110	KANAWHA INSURANCE COMPANY	0.0011	145	12	\$2,793	\$2,749	\$0	\$202	\$197	7.17
111	KNIGHTS OF COLUMBUS	0.0559	56	231	\$145,093	\$145,093	\$0	\$51,953	\$51,953	35.81
112	LIBERTY MUTUAL INSURANCE COMPANY	0.0002	178	3	\$412	\$412	\$0	\$22,300	\$29,651	7198.84
113	LIFE & HEALTH INS CO OF AMERICA*	0.0060	111	38	\$15,543	\$16,542	\$0	\$7,188	\$8,670	52.41
114	LIFE INSURANCE CO OF GEORGIA	0.0630	53	361	\$163,599	\$98,107	\$0	\$78,022	\$82,661	84.26
115	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0002	177	0	\$507	\$502	\$0	\$391	\$346	68.92
116	LIFE INVESTORS INS CO OF AMERICA	0.0006	154	13	\$1,653	\$1,628	\$0	\$0	\$0	0.00
117	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0002	173	2	\$541	\$541	\$0	\$0	\$0	0.00
118	LONE STAR LIFE INSURANCE COMPANY*	0.0021	130	57	\$5,482	\$5,578	\$0	\$4,100	\$4,412	79.10
119	LUTHERAN BROTHERHOOD	0.0310	69	48	\$80,512	\$85,341	\$0	\$115,794	\$123,849	145.12
120	MASSACHUSETTS MUTUAL LIFE INS CO	0.0081	103	6	\$20,918	\$20,445	\$0	\$17,121	\$14,554	71.19
121	MEDICO LIFE INSURANCE COMPANY	0.0042	120	18	\$10,784	\$12,800	\$0	\$12,417	\$10,901	85.16
122	MEGA LIFE AND HEALTH INS CO THE	0.0004	162	1	\$1,113	\$1,131	\$0	\$1,787	\$1,774	156.85
123	METROPOLITAN LIFE INSURANCE COMPANY	0.2674	28	2,647	\$694,312	\$762,534	\$2,517	\$1,128,568	\$1,284,749	168.48
124	MID CONTINENT LIFE INSURANCE CO	0.0004	164	9	\$1,041	\$1,052	\$0	\$0	\$0	0.00
125	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0007	151	0	\$1,822	\$1,791	\$0	\$70	\$8	0.45
126	MIDWEST NATIONAL LIFE INS CO OF TN	0.0069	106	13	\$17,940	\$15,347	\$0	\$8,570	\$29,930	195.02
127	MISSOURI VALLEY LIFE AND HEALTH INS CO	8.8664	5	25,539	\$23,025,630	\$22,927,589	\$0	\$16,047,305	\$16,989,063	74.10
128	MODERN AMERICAN LIFE INSURANCE COMPANY	0.0395	62	1,928	\$102,641	\$109,647	\$0	\$82,472	\$90,495	82.53
129	MONUMENTAL LIFE INSURANCE COMPANY*	0.0093	99	74	\$24,170	\$24,536	\$0	\$5,226	\$5,611	22.87
130	MUTUAL LIFE INSURANCE CO OF NY*	0.0036	122	18	\$9,253	\$17,592	\$72	\$3,374	\$851	4.84
131	MUTUAL OF OMAHA INSURANCE COMPANY	0.8333	14	3,715	\$2,163,983	\$2,242,966	\$0	\$2,145,963	\$2,844,064	126.80
132	MUTUAL PROTECTIVE INS CO	0.0191	80	76	\$49,705	\$51,181	\$0	\$27,908	\$20,695	40.43
133	NATIONAL CASUALTY COMPANY*	0.0068	107	41	\$17,601	\$17,751	\$0	\$6,667	\$5,772	32.52
134	NATIONAL FIDELITY LIFE INSURANCE CO	0.0114	91	112	\$29,501	\$29,661	\$0	\$62,888	\$58,238	196.35
135	NATIONAL FINANCIAL INSURANCE COMPANY	0.0733	47	218	\$190,344	\$198,059	\$0	\$503,819	\$391,576	197.71
136	NATIONAL FOUNDATION LIFE INS CO	0.7933	15	1,386	\$2,060,157	\$2,011,568	\$0	\$56,712	\$699,183	34.76
137	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0336	65	70	\$87,335	\$87,573	\$0	\$99,476	\$105,311	120.26
138	NATIONAL HEALTH INS CO	0.0692	50	36	\$179,643	\$181,237	\$0	\$53,260	\$39,298	21.68
139	NATIONAL STATES INSURANCE COMPANY	0.4120	21	2,462	\$1,069,883	\$1,160,267	\$0	\$968,777	\$1,289,209	111.11
140	NATIONAL TRAVELERS LIFE COMPANY	2.4297	8	7,275	\$6,309,732	\$6,365,272	\$0	\$3,892,096	\$3,800,561	59.71
141	NATIONWIDE LIFE INSURANCE COMPANY	0.0061	109	14	\$15,935	\$16,049	\$0	\$1,000	\$1,138	7.09
142	NEW YORK LIFE INSURANCE COMPANY	0.0664	52	469	\$172,386	\$171,006	\$2,501	\$131,576	\$151,012	88.31
143	NORTH CAROLINA MUTUAL LIFE INS CO	0.0001	182	4	\$368	\$352	\$0	\$350	\$266	75.57
144	OHIO STATE LIFE INSURANCE CO, THE	0.0001	187	1	\$292	\$300	\$0	\$1,665	\$1,676	558.67
145	OLD RELIANCE INSURANCE COMPANY	0.0006	156	10	\$1,520	\$687	\$0	\$1,027	\$832	121.11
146	OMAHA PROPERTY AND CASUALTY INS CO	0.0818	43	0	\$211,863	\$211,863	\$0	\$97,492	\$79,181	37.37
147	OZARK NATIONAL LIFE INSURANCE CO	0.0019	133	8	\$4,907	\$5,029	\$0	\$20,029	\$20,029	398.27
148	PAN AMERICAN LIFE INSURANCE COMPANY	0.0243	78	64	\$63,058	\$63,386	\$0	\$19,330	\$16,645	26.26
149	PEKIN LIFE INSURANCE COMPANY	0.0225	79	27	\$58,332	\$54,642	\$0	\$0	\$0	0.00
150	PENNSYLVANIA LIFE INSURANCE COMPANY	0.0067	108	71	\$17,416	\$17,671	\$0	\$6,591	\$5,982	33.85
151	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0000	200	1	\$52	\$52	\$0	\$0	\$0	0.00
152	PFL LIFE INSURANCE COMPANY	0.0000	204	2	\$0	\$0	\$0	\$96,518	\$99,805	0.00
153	PHILADELPHIA AMERICAN LIFE INS CO	0.0052	115	3	\$13,512	\$13,531	\$0	\$32,895	\$30,007	221.76
154	PHOENIX HOME LIFE MUTUAL INS CO	0.0000	204	1	\$0	\$783	\$0	\$0	\$1,669	213.15
155	PHYSICIANS MUTUAL INSURANCE COMPANY	0.4063	22	1,923	\$1,055,174	\$1,065,732	\$0	\$765,709	\$766,271	71.90
156	PIE MUTUAL INSURANCE CO, THE	0.0004	166	18	\$1,000	\$10,017	\$0	\$0	\$0	0.00
157	PIERCE NATIONAL LIFE INSURANCE CO	0.0001	184	0	\$157	\$159	\$0	\$103	(\$7)	0.00
158	PIONEER LIFE INSURANCE COMPANY	0.0944	40	292	\$245,136	\$404,249	\$0	\$137,523	\$252,344	62.42
159	PREFERRED RISK LIFE INSURANCE CO	0.0575	55	115	\$149,391	\$150,933	\$0	\$58,193	\$62,268	41.26
160	PRIMERICA LIFE INSURANCE COMPANY	0.0109	92	25	\$28,421	\$30,551	\$0	\$4,723	\$1,211	3.96

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICAL EXPENSE**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
161	PRINCIPAL MUTUAL LIFE INS CO	0.0083	102	55	\$21,425	\$19,840	\$0	\$3,123	\$5,074	25.57
162	PROFESSIONAL INS CORPORATION	0.0098	97	63	\$25,345	\$27,559	\$0	\$13,013	\$14,769	53.59
163	PROTECTIVE LIFE INSURANCE COMPANY	0.0174	84	85	\$45,298	\$45,770	\$0	\$21,656	\$22,152	48.40
164	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0021	131	4	\$5,431	\$27,157	\$0	\$2,621	(\$11,970)	0.00
165	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.4187	19	2,646	\$1,087,465	\$1,064,237	\$0	\$1,070,376	\$1,019,036	95.75
166	PYRAMID LIFE INSURANCE COMPANY	0.1461	34	352	\$379,287	\$382,339	\$0	\$118,731	\$17,248	4.51
167	RESERVE NATIONAL INSURANCE COMPANY	0.2125	33	4,652	\$551,926	\$591,586	\$0	\$367,255	\$423,387	71.57
168	ROYAL ARCANUM, SUPREME COUNCIL OF	0.0000	202	2	\$47	\$0	\$0	\$0	\$0	0.00
169	ROYAL MACCABEES LIFE INSURANCE CO	0.0001	193	1	\$182	\$182	\$0	\$0	\$0	0.00
170	SECURITY GENERAL LIFE INSURANCE CO	0.2319	32	0	\$602,228	\$708,845	\$0	\$446,836	(\$36,483)	0.00
171	SECURITY MUTUAL LIFE INS CO OF NE	0.0049	116	13	\$12,655	\$12,790	\$0	\$73,969	\$75,341	589.06
172	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0001	186	6	\$312	\$312	\$0	\$446	(\$1,735)	0.00
173	SHELTER LIFE INSURANCE CO	1.8571	9	2,359	\$4,822,800	\$4,977,079	\$0	\$4,799,962	\$4,930,393	99.06
174	SLOVENE NATIONAL BENEFIT SOCIETY	0.0003	167	78	\$864	\$864	\$0	\$844	\$694	80.32
175	SOUTHLAND LIFE INSURANCE COMPANY	0.0005	158	7	\$1,257	\$1,653	\$0	\$4,392	\$3,747	226.68
176	STANDARD LIFE AND ACCIDENT INS CO	0.0756	46	445	\$196,410	\$222,117	\$0	\$292,390	\$300,389	135.24
177	STATE AUTOMOBILE MUTUAL INS CO	0.0001	189	1	\$248	\$248	\$0	\$0	(\$70)	0.00
178	STATE FARM MUTUAL AUTOMOBILE INS CO	5.4260	6	11,919	\$14,091,119	\$14,887,615	\$0	\$11,397,745	\$11,092,010	74.50
179	STATESMAN NATIONAL LIFE INS CO THE	0.0612	54	103	\$158,805	\$147,332	\$0	\$119,063	\$104,970	71.25
180	SUN LIFE ASSURANCE CO OF CANADA	0.0008	150	5	\$2,055	\$2,055	\$0	\$0	\$0	0.00
181	TIME INSURANCE COMPANY	3.2510	7	9,300	\$8,442,595	\$8,459,875	\$0	\$5,650,248	\$5,350,720	63.25
182	TMG LIFE INSURANCE COMPANY	0.0035	123	6	\$9,016	\$9,016	\$0	\$14,972	\$12,647	140.27
183	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0057	113	38	\$14,758	\$15,192	\$0	\$35,470	\$37,021	243.59
184	TRANSPORT LIFE INSURANCE COMPANY	0.0091	100	43	\$23,649	\$23,727	\$0	\$31,151	\$31,484	132.61
185	TRANSPORTATION INSURANCE COMPANY	0.0002	180	0	\$390	\$538	\$0	\$0	\$0	0.00
186	TRAVELERS INSURANCE COMPANY THE	0.0680	51	244	\$176,539	\$189,673	\$0	\$193,140	\$190,248	100.30
187	TRUSTMARK INSURANCE CO (MUTUAL)	0.3083	27	690	\$800,580	\$810,505	\$0	\$1,077,987	\$1,201,203	148.20
188	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0314	68	507	\$81,518	\$81,926	\$0	\$81,924	\$80,818	98.65
189	UNION BANKERS INSURANCE COMPANY	0.5475	17	572	\$1,421,797	\$1,583,037	\$0	\$1,079,782	\$459,692	29.04
190	UNION BENEFIT LIFE INS CO	0.0089	101	349	\$23,053	\$23,462	\$0	\$4,486	\$4,823	20.56
191	UNION LABOR LIFE INSURANCE COMPANY	0.0076	104	12	\$19,717	\$17,205	\$0	\$28,376	\$27,789	161.52
192	UNITED AMERICAN INSURANCE COMPANY	0.7065	16	1,943	\$1,834,831	\$1,751,728	\$0	\$730,439	\$708,911	40.47
193	UNITED HERITAGE MUTUAL LIFE INS CO	0.0005	159	3	\$1,185	\$1,221	\$0	\$0	\$0	0.00
194	UNITED INSURANCE COMPANY OF AMERICA	0.0792	45	2,136	\$205,658	\$210,042	\$0	\$113,221	\$105,908	50.42
195	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0001	190	3	\$216	\$233	\$0	\$0	\$0	0.00
196	UNITED OF OMAHA LIFE INS CO	0.0013	142	1	\$3,257	\$3,257	\$0	\$0	\$0	0.00
197	UNITED STATES LIFE INS CO NY	0.0025	126	1	\$6,602	\$6,868	\$0	\$1,312	\$1,688	24.58
198	UNIVERSAL GUARANTY LIFE INS CO	0.0020	132	0	\$5,252	\$5,292	\$0	\$24,591	\$14,591	275.72
199	UNIVERSAL LIFE INSURANCE COMPANY THE	0.0332	66	0	\$86,125	\$86,125	\$0	\$25,685	\$25,685	29.82
200	UNIVERSE LIFE INSURANCE CO	0.0291	70	9	\$75,473	\$94,238	\$0	\$150,042	\$93,010	98.70
201	VALLEY FORGE LIFE INSURANCE COMPANY	0.0018	134	2,206	\$4,725	\$4,478	\$0	\$367	(\$1,222)	0.00
202	VIRGINIA SURETY COMPANY INC	0.0002	174	0	\$520	\$608	\$0	\$640	\$525	86.35
203	WASHINGTON NATIONAL INS CO	0.0507	57	227	\$131,694	\$135,478	\$0	\$129,571	\$96,256	71.05
204	WEST COAST LIFE INSURANCE COMPANY*	0.0004	165	2	\$1,001	\$1,010	\$0	\$0	\$0	0.00
205	WESTERN AND SOUTHERN LIFE INS CO	0.0243	77	824	\$63,184	\$63,229	\$0	\$109,165	\$148,348	234.62
206	WESTERN FIDELITY INSURANCE COMPANY	0.0444	59	0	\$115,399	\$115,769	\$0	\$47,453	\$28,592	24.70
207	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0012	143	2	\$3,079	\$4,387	\$0	\$1,720	\$2,067	47.12
208	WORKMENS BENEFIT FUND OF THE U S OF AM	0.0002	171	41	\$614	\$614	\$0	\$342	\$0	0.00
209	WORLD INSURANCE COMPANY	0.9368	12	1,053	\$2,432,750	\$2,396,336	\$0	\$1,983,020	\$2,079,021	86.76
TOTAL		100.000	261,019	\$259,695,022	\$265,816,708		\$11,702	\$186,959,826	\$202,512,273	76.18



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED'S	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INS AND ANNUITY CO*	0.0005	102	1	\$1,367	\$1,367	\$0	\$741	\$532	38.92
2	AID ASSOCIATION FOR LUTHERANS	0.4956	25	974	\$1,486,783	\$1,486,824	\$0	\$952,414	\$907,358	61.86
3	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0035	80	7	\$10,499	\$10,499	\$0	\$0	\$0	0.00
4	ALLIED LIFE INS CO	0.0185	62	74	\$54,720	\$52,126	\$0	\$0	\$0	0.00
5	AMERICAN COMBINED LIFE INS CO	0.0030	82	12	\$8,868	\$8,850	\$0	\$6,889	\$6,501	73.46
6	AMERICAN FAMILY LIFE ASSUR CO GA	0.9459	18	2,179	\$2,799,135	\$2,852,799	\$0	\$1,858,781	\$1,858,865	65.16
7	AMERICAN FAMILY MUTUAL INS CO	1.4638	14	4,348	\$4,331,787	\$4,258,958	\$0	\$2,637,522	\$2,608,382	61.24
8	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.5677	22	1,564	\$1,680,019	\$1,709,384	\$0	\$1,451,733	\$1,398,399	81.81
9	AMERICAN HARDWARE MUTUAL INS CO	0.0009	96	2	\$2,728	\$2,728	\$0	\$6,981	\$6,981	255.90
10	AMERICAN HOME LIFE INSURANCE CO	0.0006	100	0	\$1,747	\$1,764	\$0	\$4,935	\$1,283	72.73
11	AMERICAN INCOME LIFE INSURANCE CO	0.0118	73	43	\$34,945	\$36,872	\$0	\$26,804	\$23,097	62.64
12	AMERICAN INSURANCE CO OF TEXAS*	0.0016	89	12	\$4,664	\$2,478	\$0	\$5,535	\$3,982	160.69
13	AMERICAN NATIONAL INSURANCE COMPANY*	0.0463	53	162	\$137,028	\$138,615	\$0	\$125,721	\$115,236	83.13
14	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0111	74	37	\$32,988	\$25,531	\$0	\$14,619	\$14,619	57.26
15	AMERICAN REPUBLIC INSURANCE COMPANY	3.1378	8	11,055	\$9,285,769	\$9,162,970	\$0	\$5,974,353	\$5,888,057	64.26
16	AMERICAN TRAVELLERS LIFE INS CO	0.0991	46	202	\$293,358	\$312,612	\$0	\$234,604	\$224,594	71.84
17	ANTHEM LIFE INSURANCE COMPANY	0.0001	104	2	\$403	\$395	\$0	\$820	\$790	200.00
18	AUTO OWNERS LIFE INSURANCE COMPANY	0.0141	71	37	\$41,823	\$42,397	\$0	\$25,885	\$27,529	64.93
19	BANKERS FIDELITY LIFE INSURANCE CO	0.3503	31	591	\$1,036,785	\$1,141,225	\$0	\$711,790	\$696,962	61.07
20	BANKERS LIFE AND CASUALTY COMPANY	10.5506	2	30,295	\$31,222,593	\$31,579,936	\$0	\$23,681,990	\$23,715,798	75.10
21	BANKERS MULTIPLE LINE INSURANCE CO	0.1045	45	248	\$309,121	\$247,899	\$0	\$241,894	\$177,722	71.89
22	BANKERS UNITED LIFE ASSURANCE CO	0.0637	48	188	\$168,421	\$187,915	\$0	\$109,764	\$116,988	62.26
23	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	8.9105	3	18,205	\$26,369,150	\$26,105,460	\$0	\$19,436,510	\$19,436,510	74.45
24	BLUE CROSS & BLUE SHIELD OF MO	33.8739	1	70,108	\$100,243,735	\$100,512,129	\$0	\$85,273,208	\$79,811,738	79.41
25	CELTIC LIFE INSURANCE COMPANY THE	0.0162	69	38	\$47,884	\$42,506	\$0	\$27,419	\$19,499	45.87
26	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0013	91	2	\$3,760	\$3,760	\$0	\$4,310	\$4,704	125.11
27	CENTRAL SECURITY LIFE INSURANCE CO	0.0310	55	58	\$91,707	\$93,855	\$0	\$76,922	\$70,707	75.34
28	CENTRAL STATES HEALTH & LIFE CO	0.3403	32	1,234	\$1,007,068	\$947,775	\$0	\$748,979	\$735,361	77.59
29	CENTRAL UNITED LIFE INSURANCE CO*	0.0011	92	3	\$3,395	\$3,354	\$0	\$719	\$707	21.08
30	CERTIFIED LIFE INS CO	0.0171	65	63	\$50,601	\$52,230	\$0	\$27,649	\$27,188	52.05
31	CHRISTIAN FIDELITY LIFE INSURANCE CO	3.8249	6	11,773	\$11,319,055	\$11,148,203	\$0	\$8,605,763	\$8,961,848	80.39
32	COLONIAL LIFE & ACCIDENT INS CO	0.0000	107	0	\$78	\$78	\$0	\$2,743	\$3,063	3926.92
33	COLONIAL PENN FRANKLIN INSURANCE CO	0.0011	93	7	\$3,314	\$3,756	\$0	\$12,215	\$6,692	178.17
34	COLONIAL PENN LIFE INSURANCE CO	0.5673	23	1,069	\$1,678,841	\$1,768,842	\$0	\$1,190,681	\$1,149,526	64.99
35	COLUMBIA UNIVERSAL LIFE INS CO	0.0017	88	6	\$4,899	\$4,551	\$0	\$3,410	\$2,596	57.04
36	COMBINED INSURANCE CO OF AMERICA	0.5953	20	1,724	\$1,761,682	\$1,748,392	\$0	\$827,627	\$1,038,544	59.40
37	COMMONWEALTH NATIONAL LIFE INS CO	0.0028	84	16	\$8,187	\$8,190	\$0	\$487	\$487	5.95
38	CONTINENTAL GENERAL INSURANCE CO	0.2357	39	595	\$697,644	\$679,019	\$0	\$438,741	\$437,025	64.36
39	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.5793	21	1,705	\$1,714,475	\$1,693,338	\$0	\$934,720	\$1,026,724	60.63
40	COUNTRY LIFE INSURANCE COMPANY	0.0235	59	80	\$89,674	\$70,171	\$0	\$115,559	\$116,557	166.10
41	EQUITABLE LIFE & CASUALTY INS CO	4.3561	4	9,628	\$12,891,119	\$13,229,859	\$0	\$10,264,451	\$10,356,922	78.28
42	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0165	67	43	\$48,765	\$49,285	\$0	\$33,400	\$22,794	46.25
43	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0002	103	1	\$704	\$717	\$0	\$0	\$0	0.00
44	GERBER LIFE INSURANCE COMPANY	0.0245	58	50	\$72,455	\$74,105	\$0	\$80,483	\$53,295	71.92
45	GLOBE LIFE AND ACCIDENT INS CO	0.1291	44	315	\$382,076	\$393,321	\$0	\$383,174	\$414,775	105.45
46	GOLDEN RULE INSURANCE COMPANY	0.7059	19	1,802	\$2,088,979	\$2,125,136	\$0	\$1,534,368	\$1,678,463	78.98
47	GUARANTEE RESERVE LIFE INSURANCE CO	0.0029	83	16	\$8,688	\$9,141	\$0	\$1,761	\$2,002	21.90
48	GUARANTEE TRUST LIFE INSURANCE CO*	0.4481	27	1,112	\$1,326,136	\$1,329,012	\$0	\$926,530	\$800,476	60.23
49	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.0008	97	2	\$2,209	\$2,299	\$0	\$476	\$487	21.18
50	HARVEST LIFE INSURANCE COMPANY THE	0.2053	42	607	\$607,617	\$638,750	\$0	\$375,322	\$421,005	65.91
51	HEALTH AND LIFE INSURANCE CO OF AMERICA	0.0168	66	30	\$49,744	\$54,304	\$0	\$24,077	\$22,352	41.16
52	HEALTHY ALLIANCE LIFE INSURANCE CO	1.2269	15	4,465	\$3,630,894	\$3,884,189	\$0	\$1,750,110	\$2,349,030	60.48
53	HORACE MANN LIFE INSURANCE COMPANY	0.0008	98	4	\$2,255	\$2,255	\$0	\$4,951	\$4,964	220.13
54	HUMANA INSURANCE COMPANY	1.1679	16	6,334	\$3,456,110	\$3,500,212	\$0	\$3,116,289	\$2,859,240	81.69
55	IDEALIFE INSURANCE COMPANY	0.3075	35	767	\$909,878	\$971,674	\$0	\$668,286	\$668,113	68.76
56	INTEGRITY NATIONAL LIFE INS CO	0.2946	36	0	\$871,808	\$870,481	\$0	\$675,725	\$488,839	56.16
57	INVESTORS HERITAGE LIFE INSURANCE CO	0.0033	81	7	\$9,874	\$12,613	\$0	\$8,945	\$8,674	66.77
58	KANAWHA INSURANCE COMPANY	0.0026	86	7	\$7,803	\$7,918	\$0	\$1,371	\$1,341	16.94
59	LIFE INSURANCE CO OF GEORGIA	0.2688	37	581	\$795,493	\$812,587	\$0	\$723,665	\$786,249	96.76
60	LIFE INVESTORS INS CO OF AMERICA	0.0444	54	98	\$131,490	\$138,821	\$0	\$60,168	\$67,508	48.63
61	LUTHERAN BROTHERHOOD	0.0124	72	34	\$36,830	\$35,360	\$0	\$29,257	\$30,298	85.68
62	MEDICO LIFE INSURANCE COMPANY	0.2275	40	463	\$673,120	\$762,221	\$0	\$551,045	\$458,553	60.16
63	MEGA LIFE AND HEALTH INS CO THE	0.0014	90	18	\$4,279	\$4,499	\$0	\$2,068	\$2,471	54.92
64	METROPOLITAN LIFE INSURANCE COMPANY	0.0005	101	3	\$1,369	\$1,369	\$0	\$1,309	\$1,309	95.62
65	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0026	87	3	\$7,562	\$7,535	\$0	\$3,653	\$5,290	70.21
66	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.5034	24	1,588	\$1,489,862	\$1,474,967	\$0	\$717,559	\$1,137,475	77.12
67	MONTGOMERY WARD LIFE INSURANCE CO	0.0000	109	1	\$20	\$20	\$0	\$0	\$0	0.00
68	MONUMENTAL LIFE INSURANCE COMPANY*	0.0172	64	62	\$50,881	\$54,878	\$0	\$30,143	\$36,692	66.86
69	MUTUAL OF OMAHA INSURANCE COMPANY	2.1254	12	7,534	\$6,289,625	\$5,978,295	\$0	\$4,096,699	\$4,099,250	68.57
70	MUTUAL PROTECTIVE INS CO	0.4298	28	895	\$1,272,012	\$1,399,121	\$0	\$1,047,557	\$851,426	60.85
71	NATIONAL FINANCIAL INSURANCE COMPANY	0.0473	52	140	\$139,998	\$132,603	\$0	\$106,342	\$106,495	80.31
72	NATIONAL FOUNDATION LIFE INS CO	0.3128	34	832	\$925,545	\$964,160	\$0	\$683,157	\$677,716	70.29
73	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0000	108	0	\$27	\$28	\$0	\$0	\$0	0.00
74	NATIONAL HEALTH INS CO	0.0043	78	43	\$12,592	\$11,718	\$0	\$12,478	\$12,840	109.58
75	NATIONAL STATES INSURANCE COMPANY	0.4768	26	1,203	\$1,410,886	\$1,439,190	\$0	\$1,127,982	\$1,159,839	80.59
76	NATIONAL TRAVELERS LIFE COMPANY	0.0163	68	17	\$48,099	\$51,938	\$0	\$98,067	\$68,714	132.30
77	NATIONWIDE LIFE INSURANCE COMPANY	0.0010	95	4	\$3,079	\$3,054	\$0	\$481	\$548	17.94
78	NETWORK AMERICA LIFE INSURANCE COMPANY	0.0011	94	6	\$3,253	\$3,353	\$0	\$352	\$474	14.14
79	NEW YORK LIFE INSURANCE COMPANY	0.2139	41	706	\$633,041	\$598,385	\$0	\$371,005	\$384,439	64.25

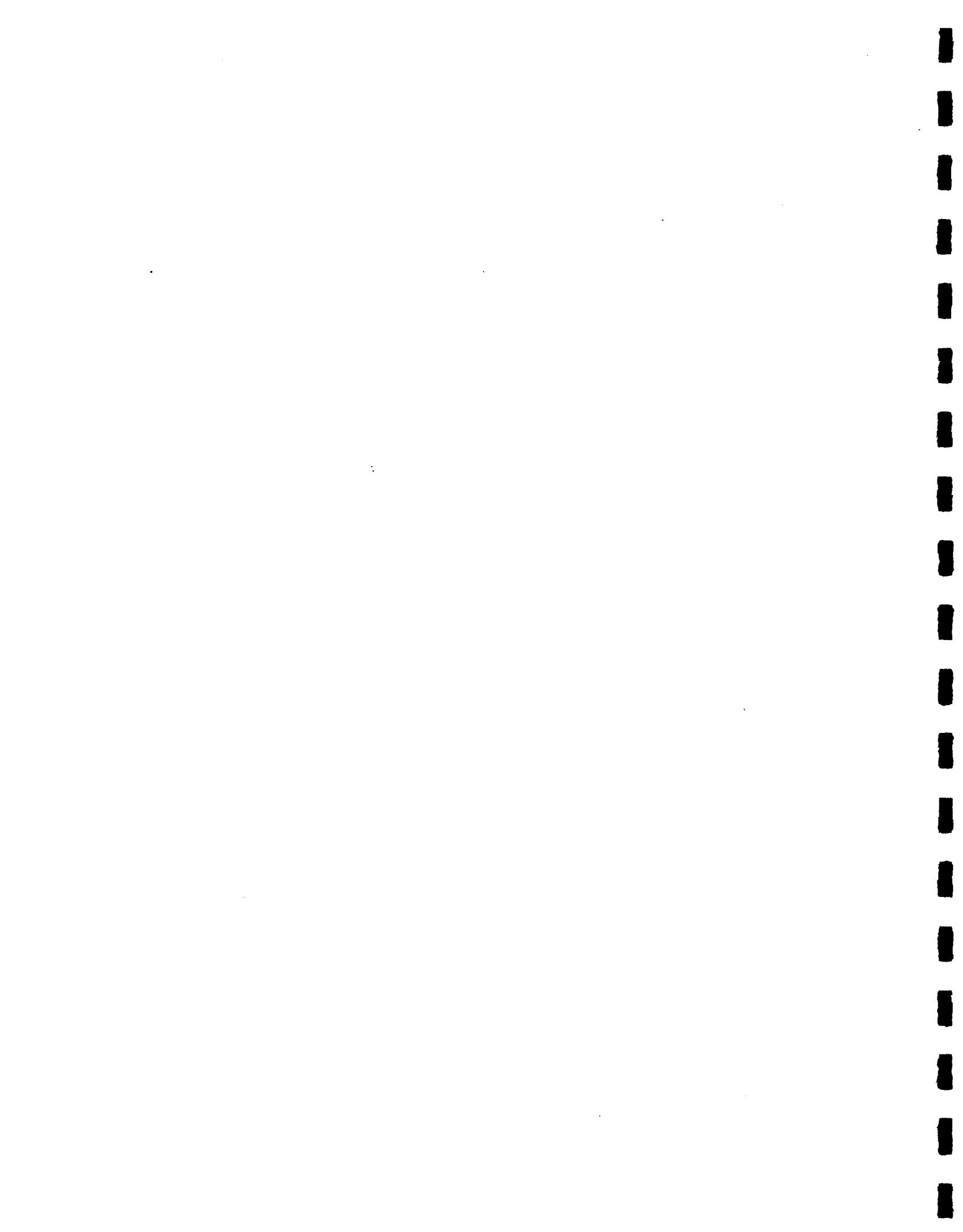
**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	NORTH AMERICAN INSURANCE COMPANY	0.0026	85	12	\$7,837	\$8,149	\$0	\$12,782	\$11,428	140.24
81	OLD AMERICAN INSURANCE COMPANY	0.0631	49	559	\$186,625	\$196,084	\$0	\$211,625	\$207,359	105.76
82	PEKIN LIFE INSURANCE COMPANY	0.0041	79	15	\$12,186	\$10,987	\$0	\$0	\$0	0.00
83	PENINSULAR LIFE INSURANCE COMPANY	0.0001	105	1	\$211	\$288	\$0	\$341	\$391	135.76
84	PFL LIFE INSURANCE COMPANY	0.0291	57	77	\$86,121	\$84,664	\$0	\$45,006	\$45,687	53.96
85	PHYSICIANS MUTUAL INSURANCE COMPANY	1.8347	13	4,730	\$5,429,590	\$5,443,265	\$0	\$4,142,197	\$4,145,239	76.15
86	PIONEER LIFE INSURANCE COMPANY	3.2404	7	8,814	\$9,589,439	\$9,104,162	\$0	\$5,993,681	\$5,988,613	65.78
87	PREFERRED RISK LIFE INSURANCE CO	0.0055	77	23	\$16,293	\$6,848	\$0	\$4,638	\$4,638	28.47
88	PROVIDENT LIFE AND ACCIDENT INS CO	0.0180	63	63	\$53,366	\$54,168	\$0	\$75,699	\$72,876	134.54
89	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0641	47	229	\$189,555	\$158,134	\$0	\$123,440	\$135,990	80.88
90	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.1547	43	349	\$457,819	\$438,116	\$0	\$357,893	\$350,400	79.98
91	PYRAMID LIFE INSURANCE COMPANY	0.3700	29	896	\$1,094,951	\$1,089,578	\$0	\$685,367	\$673,709	61.83
92	RESERVE NATIONAL INSURANCE COMPANY	0.9812	17	3,035	\$2,903,812	\$2,988,987	\$0	\$2,566,440	\$2,666,699	89.22
93	SECURITY GENERAL LIFE INSURANCE CO	0.0063	76	0	\$18,630	\$19,391	\$0	\$17,052	\$1,796	9.26
94	SHELTER LIFE INSURANCE CO	0.3510	30	1,078	\$1,038,737	\$1,055,789	\$0	\$755,083	\$757,882	71.78
95	STANDARD LIFE AND ACCIDENT INS CO	2.2613	10	4,664	\$6,691,779	\$6,921,092	\$0	\$5,013,269	\$4,825,244	70.74
96	STATE FARM MUTUAL AUTOMOBILE INS CO	2.1607	11	5,775	\$6,394,249	\$6,816,217	\$0	\$5,414,367	\$5,336,814	80.66
97	STATESMAN NATIONAL LIFE INS CO THE	0.0294	56	110	\$87,060	\$93,196	\$0	\$80,720	\$82,121	88.12
98	TIME INSURANCE COMPANY	0.0103	75	47	\$30,497	\$25,774	\$0	\$23,584	\$26,396	102.41
99	TRANSPORT LIFE INSURANCE COMPANY	0.0007	99	3	\$2,097	\$2,055	\$0	\$1,921	\$2,415	117.52
100	TRUSTMARK INSURANCE CO (MUTUAL)	0.0481	50	139	\$142,341	\$144,106	\$0	\$106,567	\$118,748	82.40
101	UNION BANKERS INSURANCE COMPANY	2.8677	9	8,819	\$8,486,560	\$8,058,924	\$0	\$6,587,361	\$7,850,934	97.42
102	UNION FIDELITY LIFE INSURANCE CO	0.0158	70	74	\$46,631	\$49,852	\$0	\$40,847	\$41,364	82.97
103	UNION LABOR LIFE INSURANCE COMPANY	0.0188	61	103	\$55,528	\$47,981	\$0	\$28,296	\$28,219	58.81
104	UNITED AMERICAN INSURANCE COMPANY	4.2903	5	9,407	\$12,696,484	\$13,334,235	\$0	\$8,665,525	\$8,803,148	66.02
105	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.2451	38	1,280	\$725,186	\$633,404	\$0	\$256,577	\$358,173	56.55
106	UNITED SERVICES LIFE INSURANCE CO	0.0000	106	0	\$85	\$75	\$0	\$0	\$0	0.00
107	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0208	60	51	\$61,461	\$62,577	\$0	\$70,462	\$68,923	110.14
108	USAA LIFE INSURANCE COMPANY	0.0480	51	202	\$141,915	\$138,728	\$0	\$59,291	\$82,359	59.37
109	WORLD INSURANCE COMPANY	0.3272	33	679	\$968,233	\$948,190	\$0	\$1,044,750	\$941,137	99.26
TOTAL		100.000		249,474	\$295,932,101	\$296,813,587	\$0	\$227,701,134	\$224,312,221	76.35

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AID ASSOCIATION FOR LUTHERANS	3.1462	9	2,277	\$1,839,511	\$1,728,230	\$0	\$136,355	\$349,030	20.20
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.2018	38	77	\$118,011	\$118,011	\$0	\$614	\$614	0.52
3	ALLIED LIFE INS CO	0.0550	49	17	\$32,156	\$22,941	\$0	\$0	\$0	0.00
4	AMERICAN CASUALTY CO OF READING PA	0.0004	72	0	\$243	\$265	\$0	\$0	\$0	0.00
5	AMERICAN FAMILY LIFE ASSUR CO GA	0.5302	33	337	\$309,972	\$307,450	\$0	\$160,638	\$183,927	59.82
6	AMERICAN HERITAGE LIFE INSURANCE CO	0.8910	22	359	\$520,956	\$444,238	\$0	\$0	\$23,524	5.30
7	AMERICAN REPUBLIC INSURANCE COMPANY	0.1656	40	156	\$96,839	\$98,066	\$0	\$48,382	\$115,593	117.85
8	AMERICAN TRAVELLERS LIFE INS CO	11.0694	3	6,258	\$6,472,108	\$6,140,459	\$0	\$2,571,334	\$3,703,131	60.31
9	AMEX ASSURANCE COMPANY	0.0007	70	0	\$391	(\$6,828)	\$0	\$0	(\$129)	0.00
10	AMEX LIFE ASSURANCE CO	20.3997	1	11,682	\$11,927,412	\$11,530,879	\$0	\$2,480,970	\$5,125,775	44.45
11	AUTO OWNERS LIFE INSURANCE COMPANY	0.0036	67	2	\$2,121	\$2,076	\$0	\$0	\$1,246	60.02
12	BANKERS FIDELITY LIFE INSURANCE CO	0.0528	50	67	\$30,885	\$23,748	\$0	\$39,977	\$34,311	144.48
13	BANKERS LIFE AND CASUALTY COMPANY	14.2653	2	9,105	\$8,340,679	\$8,125,699	\$0	\$2,968,028	\$3,415,100	42.03
14	BANKERS MULTIPLE LINE INSURANCE CO	0.0085	60	4	\$4,986	\$3,998	\$0	\$3,902	\$2,866	71.69
15	BANKERS UNITED LIFE ASSURANCE CO	3.4269	7	2,044	\$2,003,681	\$1,963,573	\$0	\$221,036	\$564,312	28.74
16	CENTRAL STATES HEALTH & LIFE CO	0.0201	57	18	\$11,752	\$14,214	\$0	\$62,947	\$98,508	693.04
17	CENTURY LIFE OF AMERICA	0.0063	62	4	\$3,659	\$3,526	\$0	\$0	\$367	10.41
18	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.6464	28	419	\$377,918	\$372,214	\$0	\$130,490	\$161,549	43.40
19	COLONIAL PENN LIFE INSURANCE CO	0.0098	59	9	\$5,740	\$7,583	\$0	\$0	\$0	0.00
20	COMBINED INSURANCE CO OF AMERICA	0.0260	53	16	\$15,227	\$16,265	\$0	\$0	\$7,744	47.61
21	COMMONWEALTH LIFE INSURANCE COMPANY	0.1193	44	33	\$69,778	\$59,804	\$0	\$192,524	\$202,903	339.28
22	CONTINENTAL CASUALTY COMPANY*	4.8543	5	2,491	\$2,838,228	\$1,860,318	\$0	\$947,297	\$1,250,550	67.22
23	CONTINENTAL GENERAL INSURANCE CO	0.2666	36	117	\$155,876	\$151,714	\$0	\$3,801	\$3,786	2.50
24	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.1239	43	51	\$72,435	\$66,445	\$0	\$27,155	\$22,204	33.42
25	COUNTRY LIFE INSURANCE COMPANY	0.0053	64	7	\$3,077	\$2,999	\$0	\$0	\$0	0.00
26	EQUITABLE LIFE & CASUALTY INS CO	3.2722	8	1,776	\$1,913,215	\$1,902,005	\$0	\$1,057,291	\$899,657	47.30
27	EXECUTIVE FUND LIFE INS CO	0.0744	48	55	\$43,527	\$44,113	\$0	\$83,958	\$73,567	166.77
28	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0357	51	24	\$20,887	\$21,091	\$0	\$16,991	\$8,945	42.41
29	GERBER LIFE INSURANCE COMPANY	0.0038	66	1	\$2,249	\$2,249	\$0	\$0	\$0	0.00
30	GLOBE LIFE AND ACCIDENT INS CO	0.0002	73	1	\$110	\$0	\$0	\$0	\$0	0.00
31	GUARANTEE TRUST LIFE INSURANCE CO*	0.5691	31	585	\$332,732	\$365,679	\$0	\$229,407	\$208,635	57.05
32	HARVEST LIFE INSURANCE COMPANY THE	0.6411	29	450	\$374,819	\$362,873	\$0	\$81,660	\$183,588	50.59
33	IDS LIFE INSURANCE COMPANY	2.8494	10	2,164	\$1,666,010	\$1,665,367	\$0	\$251,685	\$712,099	42.76
34	INVESTORS INSURANCE CORPORATION	0.0000	74	1	\$0	\$0	\$0	\$0	(\$990)	0.00
35	J C PENNEY LIFE INSURANCE COMPANY	4.9436	4	4,688	\$2,890,459	\$2,867,491	\$0	\$966,237	\$1,064,073	37.11
36	JOHN ALDEN LIFE INSURANCE CO	0.6769	26	93	\$395,751	\$337,306	\$0	\$822	\$2,706	0.80
37	JOHN HANCOCK MUTUAL LIFE INS CO	2.3822	11	1,067	\$1,392,854	\$1,358,799	\$0	\$0	\$0	0.00
38	KANAWHA INSURANCE COMPANY	0.0016	69	2	\$938	\$923	\$0	\$0	\$0	0.00
39	LIFE & HEALTH INS CO OF AMERICA*	0.0206	54	9	\$12,068	\$12,844	\$0	\$15,000	\$14,404	112.15
40	LIFE INSURANCE CO OF GEORGIA	0.1336	41	96	\$78,123	\$68,835	\$0	\$83,599	\$81,543	118.61
41	LIFE INVESTORS INS CO OF AMERICA	1.0703	20	654	\$625,803	\$604,675	\$0	\$35,662	\$69,422	11.48
42	LINCOLN NATIONAL LIFE INSURANCE CO*	0.1725	39	84	\$100,829	\$95,027	\$0	\$1,680	\$49,060	51.63
43	LUTHERAN BROTHERHOOD	0.8582	23	622	\$501,800	\$474,129	\$0	\$22,727	\$43,904	9.26
44	MEDICO LIFE INSURANCE COMPANY	0.9268	21	609	\$541,900	\$562,784	\$0	\$623,006	\$642,875	114.23
45	MUTUAL OF OMAHA INSURANCE COMPANY	0.5650	32	553	\$330,345	\$325,577	\$0	\$217,906	\$272,278	83.63
46	MUTUAL PROTECTIVE INS CO	1.5731	14	913	\$919,749	\$933,825	\$0	\$835,057	\$1,172,730	125.58
47	NATIONAL FINANCIAL INSURANCE COMPANY	0.0205	56	13	\$11,987	\$11,999	\$0	\$14,240	\$11,624	96.87
48	NATIONAL FOUNDATION LIFE INS CO	0.0039	65	5	\$2,297	\$2,289	\$0	\$0	\$0	0.00
49	NATIONAL STATES INSURANCE COMPANY	1.4154	16	906	\$827,554	\$726,807	\$0	\$611,791	\$262,451	36.11
50	NETWORK AMERICA LIFE INSURANCE COMPANY	4.1480	6	1,650	\$2,425,291	\$2,136,508	\$0	\$1,125,455	\$1,519,152	71.10
51	OLD AMERICAN INSURANCE COMPANY	0.0932	46	155	\$54,508	\$57,271	\$0	\$42,346	\$41,494	72.45
52	PEKIN LIFE INSURANCE COMPANY	0.0035	68	1	\$2,023	\$1,895	\$0	\$0	\$0	0.00
53	PENNSYLVANIA LIFE INSURANCE COMPANY	0.6194	30	390	\$362,134	\$367,443	\$0	\$137,048	\$124,383	33.85
54	PFL LIFE INSURANCE COMPANY	1.5700	15	688	\$917,953	\$874,211	\$0	\$37,805	\$131,126	15.00
55	PHYSICIANS MUTUAL INSURANCE COMPANY	0.2157	37	175	\$126,120	\$115,564	\$0	\$25,088	\$25,106	21.72
56	PIONEER LIFE INSURANCE COMPANY	0.8319	24	342	\$486,385	\$802,090	\$0	\$38,140	\$69,983	8.73
57	PRIMERICA LIFE INSURANCE COMPANY	0.0072	61	6	\$4,237	\$4,198	\$0	\$0	\$0	0.00
58	PRINCIPAL MUTUAL LIFE INS CO	0.3499	34	255	\$204,607	\$189,470	\$0	\$0	\$0	0.00
59	PYRAMID LIFE INSURANCE COMPANY	0.0206	55	11	\$12,040	\$11,568	\$0	\$0	(\$5,862)	0.00
60	REPUBLIC VANGUARD LIFE INSURANCE CO	0.1006	45	25	\$58,843	\$31,515	\$0	\$18,570	\$137,336	435.78
61	SOUTHLAND LIFE INSURANCE COMPANY	0.0000	74	0	\$0	\$0	\$0	\$7,475	\$7,036	0.00
62	STANDARD LIFE AND ACCIDENT INS CO	0.3347	35	213	\$195,694	\$193,350	\$0	\$112,593	\$152,336	78.79
63	STATE MUTUAL INSURANCE CO	0.1301	42	0	\$76,086	\$0	\$0	\$0	\$0	0.00
64	TIME INSURANCE COMPANY	1.9281	12	1,039	\$1,127,329	\$986,189	\$0	\$108,357	\$195,382	19.81
65	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.7975	25	419	\$466,270	\$388,163	\$0	\$7,880	\$21,591	5.56
66	TRANSPORT LIFE INSURANCE COMPANY	1.3060	17	778	\$763,615	\$789,748	\$0	\$753,370	\$886,242	112.22
67	TRAVELERS INSURANCE COMPANY THE	1.2488	19	543	\$730,132	\$693,164	\$0	\$160,601	\$492,814	71.10
68	UNION BANKERS INSURANCE COMPANY	0.6755	27	457	\$394,963	\$531,066	\$0	\$78,295	\$40,804	7.68
69	UNION LABOR LIFE INSURANCE COMPANY	0.0006	71	1	\$352	\$352	\$0	\$0	\$0	0.00
70	UNITED AMERICAN INSURANCE COMPANY	1.6879	13	1,030	\$986,892	\$942,194	\$0	\$521,580	\$506,207	53.73
71	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0059	63	7	\$3,436	\$3,486	\$0	\$0	(\$14)	0.00
72	UNIVERSE LIFE INSURANCE CO	0.0868	47	53	\$50,750	\$51,696	\$0	\$41,081	\$34,759	67.24
73	UNUM LIFE INS CO OF AMERICA	1.2854	18	294	\$751,577	\$625,337	\$0	\$1,311,820	\$1,251,246	200.09
74	VALLEY FORGE LIFE INSURANCE COMPANY	0.0355	52	729	\$20,771	\$20,783	\$0	\$0	\$1,442	6.94
75	WORLD INSURANCE COMPANY	0.0116	58	3	\$6,768	\$6,768	\$0	\$0	\$1,138	16.81
TOTAL		100.000		60,185	\$58,468,423	\$55,628,723	\$0	\$19,671,763	\$26,673,283	47.95



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN COMBINED LIFE INS CO	0.0048	77	16	\$1,374	\$1,388	\$0	\$0	\$0	0.00
2	AMERICAN FAMILY LIFE ASSUR CO GA	16.5471	2	53,443	\$4,715,848	\$4,750,944	\$0	\$1,811,083	\$1,864,121	39.24
3	AMERICAN FIDELITY ASSURANCE COMPANY	2.5649	6	4,466	\$730,996	\$727,740	\$0	\$255,085	\$94,857	13.03
4	AMERICAN GENERAL LIFE & ACCIDENT INS CO	1.7140	12	2,797	\$488,478	\$484,746	\$0	\$262,675	\$257,178	53.05
5	AMERICAN HEALTH & LIFE INSURANCE CO	0.0062	74	42	\$1,766	\$1,768	\$0	\$0	\$995	56.28
6	AMERICAN HERITAGE LIFE INSURANCE CO	0.9078	16	2,446	\$258,719	\$295,717	\$0	\$98,412	\$84,490	28.57
7	AMERICAN HOME LIFE INSURANCE CO	0.0000	102	50	\$0	\$0	\$0	\$0	\$0	0.00
8	AMERICAN INCOME LIFE INSURANCE CO	0.7005	23	2,297	\$199,640	\$200,570	\$0	\$71,280	\$85,218	42.49
9	AMERICAN INSURANCE CO OF TEXAS*	0.1968	43	581	\$56,101	\$58,805	\$0	\$17,110	\$17,159	29.18
10	AMERICAN NATIONAL INSURANCE COMPANY*	0.2546	37	505	\$72,552	\$73,392	\$0	\$450	\$423	0.58
11	AMERICAN REPUBLIC INSURANCE COMPANY	0.0544	58	278	\$15,515	\$16,007	\$0	\$702	(\$12)	0.00
12	AMERICAN TRAVELLERS LIFE INS CO	0.0004	97	4	\$120	\$114	\$0	\$0	\$0	0.00
13	BANKERS FIDELITY LIFE INSURANCE CO	0.8628	18	535	\$245,901	\$189,081	\$0	\$318,292	\$273,181	144.48
14	BANKERS LIFE AND CASUALTY COMPANY	0.2741	34	818	\$78,113	\$81,712	\$0	\$18,810	\$15,229	18.64
15	BANKERS UNITED LIFE ASSURANCE CO	0.8440	19	862	\$240,530	\$241,742	\$0	\$181,367	\$193,025	79.85
16	BERKSHIRE LIFE INSURANCE COMPANY	0.0031	83	2	\$886	\$930	\$0	\$0	\$0	0.00
17	CAPITOL AMERICAN LIFE INSURANCE COMPANY	28.3577	1	17,435	\$8,081,814	\$8,094,939	\$0	\$1,677,443	\$1,751,279	21.63
18	CENTRAL STATES HEALTH & LIFE CO	0.1609	47	579	\$45,866	\$46,739	\$0	\$51,728	\$106,044	226.89
19	CENTRAL UNITED LIFE INSURANCE CO*	2.2898	10	1,587	\$652,596	\$644,708	\$0	\$256,279	\$252,045	39.09
20	CINCINNATI LIFE INSURANCE COMPANY THE	0.0015	90	18	\$426	\$490	\$0	\$0	\$0	0.00
21	COLONIAL LIFE & ACCIDENT INS CO	7.4906	4	5,945	\$2,134,799	\$2,145,524	\$0	\$887,866	\$991,625	46.22
22	COLUMBIA UNIVERSAL LIFE INS CO	0.0522	61	138	\$14,891	\$15,173	\$0	\$0	\$0	0.00
23	COMBINED INSURANCE CO OF AMERICA	2.8611	5	6,226	\$815,391	\$1,026,318	\$0	\$267,894	\$570,301	55.57
24	COMMONWEALTH NATIONAL LIFE INS CO	9.0855	3	7,908	\$2,589,312	\$2,590,384	\$0	\$997,614	\$997,957	38.53
25	CONTINENTAL GENERAL INSURANCE CO	0.0186	67	46	\$5,310	\$5,168	\$0	\$0	\$0	0.00
26	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0196	66	28	\$5,594	\$5,666	\$0	\$2,000	\$2,326	41.05
27	CONTINENTAL LIFE INSURANCE COMPANY	0.0116	69	6	\$3,317	\$3,317	\$0	\$0	\$165	4.97
28	CONTINENTAL WESTERN LIFE INS CO	0.0095	72	50	\$2,716	\$2,718	\$0	\$4,840	\$4,840	178.07
29	COUNTRY LIFE INSURANCE COMPANY	0.0006	95	9	\$163	\$178	\$0	\$0	\$0	0.00
30	CSA FRATERNAL LIFE	0.0001	99	0	\$22	\$26	\$0	\$0	\$0	0.00
31	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0000	101	1	\$7	\$7	\$0	\$0	\$0	0.00
32	EQUITABLE LIFE & CASUALTY INS CO	0.0036	81	13	\$1,040	\$1,130	\$0	\$0	\$0	0.00
33	EXECUTIVE FUND LIFE INS CO	0.0008	92	2	\$221	\$224	\$0	\$426	\$373	166.52
34	FAMILY BENEFIT LIFE INSURANCE CO	0.0028	85	22	\$806	\$806	\$0	\$0	\$2,000	248.14
35	FAMILY HERITAGE LIFE INS CO OF AMERICA	0.1718	44	129	\$48,960	\$48,791	\$0	\$31,088	\$30,831	63.19
36	FEDERAL HOME LIFE INSURANCE COMPANY*	0.1661	46	438	\$47,346	\$55,233	\$0	\$37,664	\$12,687	22.97
37	FIDELITY SECURITY LIFE INSURANCE CO*	0.0018	88	10	\$500	\$524	\$0	\$0	\$0	0.00
38	GLOBE LIFE AND ACCIDENT INS CO	0.3978	31	2,249	\$113,366	\$117,167	\$0	\$42,091	\$29,501	25.18
39	GREAT AMERICAN RESERVE INS CO	0.0011	91	4	\$313	\$319	\$0	\$450	\$487	152.66
40	GUARANTEE RESERVE LIFE INSURANCE CO	0.0055	76	75	\$1,558	\$1,617	\$0	\$680	\$550	34.01
41	GUARANTEE TRUST LIFE INSURANCE CO*	0.2930	33	680	\$83,490	\$85,843	\$0	\$16,777	\$14,841	17.29
42	HARVEST LIFE INSURANCE COMPANY THE	0.1359	50	284	\$38,717	\$41,076	\$0	\$9,612	\$10,037	24.44
43	HAWKEYE NATIONAL LIFE INS CO	0.0007	94	4	\$187	\$232	\$0	\$0	\$0	0.00
44	HORACE MANN LIFE INSURANCE COMPANY	0.0016	89	3	\$451	\$451	\$0	\$0	(\$3)	0.00
45	KANAWHA INSURANCE COMPANY	0.2486	38	426	\$70,858	\$69,733	\$0	\$15,312	\$15,043	21.57
46	LAMAR LIFE INSURANCE COMPANY	0.0594	57	5	\$16,918	\$16,918	\$0	\$915	\$915	5.41
47	LIBERTY NATIONAL LIFE INSURANCE CO	0.0878	55	157	\$25,013	\$25,009	\$0	\$9,122	\$9,628	38.50
48	LIFE & HEALTH INS CO OF AMERICA*	0.0047	78	13	\$1,332	\$1,418	\$0	\$0	\$408	28.77
49	LIFE INS CO OF THE SOUTHWEST	0.0007	93	1	\$201	\$201	\$0	\$0	\$0	0.00
50	LIFE INSURANCE CO OF GEORGIA	0.0531	59	165	\$15,129	\$13,864	\$0	\$7,416	\$5,367	38.71
51	LIFE INVESTORS INS CO OF AMERICA	1.6259	13	3,136	\$463,384	\$464,039	\$0	\$290,638	\$313,971	67.66
52	LINCOLN BENEFIT LIFE COMPANY	0.0031	84	8	\$880	\$963	\$0	\$2,054	\$2,054	213.29
53	LONE STAR LIFE INSURANCE COMPANY*	0.7313	21	3,374	\$208,428	\$212,063	\$0	\$97,295	\$104,667	49.37
54	LOYAL AMERICAN LIFE INSURANCE CO	2.4464	9	14,133	\$697,210	\$698,805	\$0	\$289,681	\$283,041	40.50
55	MASSACHUSETTS GENERAL LIFE INS CO	0.1558	48	212	\$44,401	\$44,401	\$0	\$96,002	\$96,002	216.22
56	MEDICAL SAVINGS INSURANCE COMPANY	0.0019	87	0	\$540	\$651	\$0	\$80	\$80	12.29
57	MEDICO LIFE INSURANCE COMPANY	0.0326	62	105	\$9,292	\$9,626	\$0	\$683	\$598	6.21
58	MEGA LIFE AND HEALTH INS CO THE	0.2285	40	274	\$65,192	\$68,479	\$0	\$31,479	\$37,617	54.93
59	MONUMENTAL LIFE INSURANCE COMPANY*	0.0106	71	26	\$3,009	\$3,038	\$0	\$855	\$765	25.18
60	MUTUAL OF OMAHA INSURANCE COMPANY	0.5044	25	2,278	\$172,256	\$175,602	\$0	\$73,928	\$82,283	46.86
61	MUTUAL PROTECTIVE INS CO	0.2006	42	519	\$57,171	\$58,119	\$0	\$29,201	\$23,914	41.15
62	NATIONAL CASUALTY COMPANY*	0.0038	80	9	\$1,080	\$1,188	\$0	\$0	(\$150)	0.00
63	NATIONAL FINANCIAL INSURANCE COMPANY	0.0526	60	157	\$14,993	\$15,008	\$0	\$10,232	\$8,352	55.65
64	NATIONAL FOUNDATION LIFE INS CO	0.2364	39	566	\$67,378	\$67,153	\$0	\$11,704	\$12,945	19.28
65	NATIONAL STATES INSURANCE COMPANY	0.1278	51	111	\$36,427	\$36,101	\$0	\$0	\$0	0.00
66	NATIONAL TRAVELERS LIFE COMPANY	0.0273	63	231	\$7,790	\$7,064	\$0	\$92	\$148	2.10
67	OCCIDENTAL LIFE INS CO OF NC	0.7560	20	831	\$215,453	\$3,977	\$0	\$2,058	\$2,157	54.24
68	OLD AMERICAN INSURANCE COMPANY	0.2223	41	1,357	\$63,342	\$66,552	\$0	\$22,173	\$21,727	32.65
69	OZARK NATIONAL LIFE INSURANCE CO	0.5035	28	2,621	\$143,492	\$147,049	\$0	\$11,702	\$109,495	74.46
70	PENNSYLVANIA LIFE INSURANCE COMPANY	0.2682	35	381	\$76,442	\$77,542	\$0	\$28,922	\$26,249	33.85
71	PFL LIFE INSURANCE COMPANY	0.5201	27	1,419	\$148,236	\$147,275	\$0	\$87,672	\$56,380	38.28
72	PHYSICIANS MUTUAL INSURANCE COMPANY	0.9083	15	1,905	\$258,874	\$262,696	\$0	\$146,935	\$147,043	55.97
73	PIONEER LIFE INSURANCE COMPANY	0.5685	14	2,884	\$276,027	\$455,191	\$0	\$102,450	\$187,988	41.30
74	PREFERRED RISK LIFE INSURANCE CO	0.0004	96	3	\$121	\$122	\$0	\$0	\$0	0.00
75	PROFESSIONAL INS CORPORATION	0.0269	64	59	\$7,667	\$7,639	\$0	\$19,958	\$22,652	296.53
76	PROTECTIVE LIFE INSURANCE COMPANY	2.2790	11	1,878	\$649,503	\$656,274	\$0	\$310,515	\$317,626	48.40
77	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.1018	53	454	\$29,000	\$27,752	\$0	\$8,503	\$8,325	30.00
78	PYRAMID LIFE INSURANCE COMPANY	0.0806	56	112	\$22,984	\$22,765	\$0	\$9,566	\$10,158	44.62
79	RELIABLE LIFE INSURANCE COMPANY*	0.1694	45	675	\$48,279	\$49,634	\$0	\$50,742	\$49,217	99.16

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	RESERVE NATIONAL INSURANCE COMPANY	0.8975	17	2,293	\$255,773	\$259,019	\$0	\$34,340	\$23,652	9.13
81	SECURITY GENERAL LIFE INSURANCE CO	0.3080	32	0	\$87,786	\$103,327	\$0	\$36,347	(\$2,968)	0.00
82	SETTLERS LIFE INSURANCE COMPANY	0.2562	36	229	\$73,009	\$72,894	\$0	\$200	\$200	0.27
83	SOUTHLAND LIFE INSURANCE COMPANY	0.0130	68	12	\$3,696	\$2,796	\$0	\$303	\$92	3.29
84	STANDARD LIFE AND ACCIDENT INS CO	0.6971	24	1,078	\$198,669	\$203,016	\$0	\$122,947	\$120,615	59.41
85	TIME INSURANCE COMPANY	0.0000	100	1	\$13	\$13	\$0	\$0	\$0	0.00
86	TRANSPORT LIFE INSURANCE COMPANY	2.4684	8	2,538	\$703,493	\$691,783	\$0	\$301,724	\$494,003	71.41
87	TRUSTMARK INSURANCE CO (MUTUAL)	0.0066	73	100	\$1,874	\$1,898	\$0	\$1,264	\$1,408	74.18
88	UNION BANKERS INSURANCE COMPANY	0.0056	75	73	\$1,598	\$3,694	\$0	\$712	\$36	0.97
89	UNION CENTRAL LIFE INSURANCE CO	0.0035	82	10	\$1,002	\$1,026	\$0	\$0	\$0	0.00
90	UNION FIDELITY LIFE INSURANCE CO	0.4480	30	1,886	\$127,688	\$130,754	\$0	\$84,464	\$53,771	41.12
91	UNITED AMERICAN INSURANCE COMPANY	0.5887	26	1,460	\$167,768	\$160,170	\$0	\$61,951	\$60,125	37.54
92	UNITED COMPANIES LIFE INSURANCE CO	0.1167	52	331	\$33,281	\$33,575	\$0	\$8,925	\$10,140	30.20
93	UNITED FAMILY LIFE INSURANCE CO	0.0002	98	1	\$46	\$46	\$0	\$0	\$0	0.00
94	UNITED HERITAGE MUTUAL LIFE INS CO	0.0206	65	15	\$5,883	\$6,054	\$0	\$175	\$155	2.56
95	UNITED INSURANCE COMPANY OF AMERICA	0.0963	54	286	\$27,440	\$28,095	\$0	\$11,173	\$10,452	37.20
96	UNITED OF OMAHA LIFE INS CO	0.0110	70	213	\$3,148	\$3,274	\$0	\$777	\$799,367	24415.61
97	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.1374	49	231	\$39,151	\$36,990	\$0	\$24,320	\$25,593	69.46
98	VICTORY LIFE INSURANCE COMPANY	0.0027	86	8	\$769	\$437	\$0	\$0	\$0	0.00
99	VULCAN LIFE INSURANCE COMPANY	0.4672	29	649	\$133,159	\$126,042	\$0	\$147,297	\$175,400	139.95
100	WABASH LIFE INSURANCE COMPANY	0.7066	22	1,614	\$201,372	\$201,372	\$0	\$175,056	\$175,056	86.93
101	WASHINGTON NATIONAL INS CO	0.0040	79	5	\$1,153	\$1,219	\$0	\$0	\$0	0.00
102	WESTERN AND SOUTHERN LIFE INS CO	2.5187	7	2,745	\$717,831	\$718,343	\$0	\$310,281	\$421,652	58.70
TOTAL		100.000		169,274	\$28,499,544	\$28,759,172	\$0	\$10,495,659	\$11,990,284	41.69

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG LIFE INSURANCE COMPANY	0.0010	113	47	\$262	\$347	\$0	\$0	\$0	0.00
2	ALLSTATE LIFE INS CO OF NEW YORK	0.0020	106	9	\$531	\$538	\$0	\$0	\$0	0.00
3	ALLSTATE LIFE INSURANCE COMPANY	0.0390	56	133	\$10,336	\$10,375	\$0	\$2,460	\$2,502	24.12
4	AMERICAN COMBINED LIFE INS CO	0.0001	137	3	\$35	\$35	\$0	\$0	\$0	0.00
5	AMERICAN EMPLOYERS INSURANCE CO	0.0008	116	1	\$221	\$220	\$0	\$0	\$5,342	2428.18
6	AMERICAN FAMILY LIFE ASSUR CO GA	5.1460	4	13,151	\$1,364,004	\$1,374,307	\$0	\$293,549	\$409,762	29.82
7	AMERICAN FAMILY MUTUAL INS CO	0.0198	66	96	\$5,255	\$5,172	\$0	\$717	\$73	1.41
8	AMERICAN GENERAL LIFE & ACCIDENT INS CO	1.6774	12	13,460	\$444,507	\$441,208	\$0	\$239,084	\$234,080	53.05
9	AMERICAN HERITAGE LIFE INSURANCE CO	0.5320	23	1,112	\$141,006	\$151,171	\$0	\$53,149	\$45,852	30.33
10	AMERICAN HOME ASSURANCE COMPANY	0.0212	65	8	\$5,631	\$7,134	\$0	\$0	\$138	1.93
11	AMERICAN INCOME LIFE INSURANCE CO	2.6937	9	8,723	\$713,979	\$707,317	\$0	\$353,580	\$478,330	67.63
12	AMERICAN INSURANCE CO OF TEXAS*	0.0053	90	103	\$1,398	\$1,465	\$0	\$0	\$0	0.00
13	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0002	135	2	\$40	\$171	\$0	\$0	\$0	0.00
14	AMERICAN LIFE & HEALTH INS CO	0.0093	79	321	\$2,468	\$2,468	\$0	\$0	\$0	0.00
15	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0373	57	301	\$9,894	\$10,204	\$0	\$1,200	(\$762)	0.00
16	AMERICAN NATIONAL INSURANCE COMPANY*	0.3713	30	1,200	\$98,428	\$99,567	\$0	\$21,700	\$20,385	20.47
17	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0013	112	7	\$339	\$285	\$0	\$0	\$0	0.00
18	AMERICAN PUBLIC LIFE INSURANCE CO	0.2179	39	246	\$57,757	\$58,210	\$0	\$34,220	\$36,702	63.05
19	AMERICAN REPUBLIC INSURANCE COMPANY	0.3867	29	419	\$102,488	\$93,543	\$0	\$37,911	\$35,755	38.22
20	AMERICAN STATES INSURANCE COMPANY*	0.0000	143	0	\$0	\$10,895	\$0	\$18,267	(\$16,077)	0.00
21	AMEX LIFE ASSURANCE CO	0.0039	97	0	\$1,021	\$1,668	\$0	\$0	(\$6)	0.00
22	ASSOCIATES INSURANCE COMPANY	0.0113	74	192	\$3,000	\$2,753	\$0	\$0	(\$1,137)	0.00
23	AUTO CLUB LIFE INS CO	0.1735	44	1,045	\$45,990	\$47,617	\$0	\$41,430	\$19,153	40.22
24	BANKERS FIDELITY LIFE INSURANCE CO	0.0422	55	24	\$11,177	\$8,594	\$0	\$14,468	\$12,417	144.48
25	BANKERS LIFE AND CASUALTY COMPANY	0.2848	35	736	\$75,495	\$79,367	\$0	\$22,313	\$11,572	14.58
26	BANKERS MULTIPLE LINE INSURANCE CO	0.0235	63	5	\$6,232	\$4,997	\$0	\$4,877	\$3,584	71.72
27	BUSINESS MENS ASSURANCE CO OF AMERICA	0.0056	89	23	\$1,496	\$1,523	\$0	\$0	\$0	0.00
28	CAPITOL AMERICAN LIFE INSURANCE COMPANY	10.0258	2	5,733	\$2,657,431	\$2,660,996	\$0	\$431,156	\$453,008	17.02
29	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0689	51	12	\$18,268	\$18,268	\$0	\$29,043	\$29,043	158.98
30	CINCINNATI LIFE INSURANCE COMPANY THE	0.0021	105	3	\$552	\$639	\$0	\$0	\$0	0.00
31	COLONIAL LIFE & ACCIDENT INS CO	9.7343	3	18,956	\$2,580,155	\$2,593,583	\$0	\$664,987	\$739,709	28.52
32	COLONIAL PENN INSURANCE COMPANY	0.0006	123	1	\$160	\$243	\$0	\$0	(\$32)	0.00
33	COLONIAL PENN LIFE INSURANCE CO	0.1878	41	415	\$49,782	\$50,437	\$0	\$35,367	\$25,347	50.25
34	COLORADO BANKERS LIFE INS CO*	0.0000	143	0	\$0	\$0	\$0	\$1,033	\$0	0.00
35	COMBINED INSURANCE CO OF AMERICA	35.1324	1	135,823	\$9,312,158	\$9,235,614	\$0	\$2,997,003	\$3,735,114	40.44
36	COMMERCIAL LIFE INSURANCE COMPANY*	0.0090	80	36	\$2,393	\$2,512	\$0	\$0	\$0	0.00
37	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0257	61	41	\$6,803	\$7,026	\$0	\$7,027	\$6,170	87.82
38	COMMONWEALTH LIFE INSURANCE COMPANY	0.0060	87	167	\$1,595	\$1,367	\$0	\$0	\$0	0.00
39	CONTINENTAL GENERAL INSURANCE CO	0.1801	42	240	\$47,748	\$46,473	\$0	\$6,344	\$6,319	13.60
40	CONTINENTAL LIFE INSURANCE COMPANY	0.2498	37	229	\$66,213	\$66,868	\$0	\$21,614	\$21,892	32.74
41	CONTINENTAL WESTERN LIFE INS CO	0.0002	134	1	\$58	\$58	\$0	\$0	\$0	0.00
42	COUNTRY LIFE INSURANCE COMPANY	0.0014	109	7	\$369	\$366	\$0	\$0	\$0	0.00
43	EQUITABLE LIFE & CASUALTY INS CO	0.0087	81	8	\$2,293	\$1,753	\$0	\$780	\$780	44.50
44	EXECUTIVE FUND LIFE INS CO	0.0248	62	182	\$6,582	\$6,670	\$0	\$12,696	\$11,124	166.78
45	FAMILY BENEFIT LIFE INSURANCE CO	0.0192	67	351	\$5,090	\$5,090	\$0	\$1,850	\$0	0.00
46	FAMILY LIFE INSURANCE COMPANY*	0.0505	54	164	\$13,392	\$13,571	\$0	\$8,584	\$5,034	37.09
47	FARMERS MUTUAL HAIL INS CO OF IOWA	0.0023	103	40	\$600	\$607	\$0	\$0	\$0	0.00
48	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0172	69	166	\$4,571	\$5,310	\$0	\$1,649	\$762	14.35
49	FEDERAL INSURANCE COMPANY	0.0173	68	0	\$4,500	\$4,545	\$0	\$0	\$378	8.32
50	FEDERAL LIFE INSURANCE CO MUTUAL	0.0042	96	345	\$1,100	\$1,133	\$0	\$1,512	\$460	40.50
51	FIRST COLONY LIFE INSURANCE COMPANY	0.0005	127	2	\$139	\$140	\$0	\$0	\$0	0.00
52	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0001	138	1	\$34	\$35	\$0	\$0	\$0	0.00
53	FORUM INSURANCE COMPANY	0.0013	110	4	\$351	\$368	\$0	\$144	\$137	37.23
54	FRONTIER NATIONAL LIFE INSURANCE CO	0.0025	101	0	\$672	\$668	\$0	\$0	\$0	0.00
55	GENERAL AMERICAN LIFE INSURANCE CO	2.4976	10	81	\$662,021	\$662,250	\$0	\$179,012	\$179,012	27.03
56	GERBER LIFE INSURANCE COMPANY	0.0293	59	67	\$7,758	\$8,603	\$0	\$0	\$0	0.00
57	GLOBE LIFE AND ACCIDENT INS CO	0.2550	36	914	\$67,581	\$69,847	\$0	\$10,183	\$7,137	10.22
58	GOVERNMENT EMPLOYEES INSURANCE CO	0.0072	85	27	\$1,909	\$1,893	\$0	\$0	(\$97)	0.00
59	GREAT AMERICAN LIFE INSURANCE CO	0.0007	121	0	\$182	\$193	\$0	\$0	\$0	0.00
60	GREAT AMERICAN RESERVE INS CO	0.0083	83	15	\$2,194	\$2,211	\$0	\$973	\$1,054	47.67
61	GUARANTEE LIFE INSURANCE COMPANY	0.0007	118	5	\$194	\$194	\$0	\$67	\$67	34.54
62	GUARANTEE RESERVE LIFE INSURANCE CO	0.0707	50	333	\$18,731	\$19,445	\$0	\$2,430	\$1,902	9.78
63	GUARANTEE TRUST LIFE INSURANCE CO*	2.9849	8	4,321	\$791,186	\$891,737	\$0	\$541,565	\$471,599	52.89
64	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.0002	133	1	\$60	\$60	\$0	\$0	\$0	0.00
65	HARTFORD LIFE INSURANCE CO	0.0094	78	496	\$2,481	\$2,645	\$0	\$0	(\$1,138)	0.00
66	HARVEST LIFE INSURANCE COMPANY THE	0.6034	18	537	\$159,924	\$171,959	\$0	\$59,958	\$58,095	33.78
67	HEALTH INSURANCE OF VERMONT INC	0.0094	77	25	\$2,489	\$2,637	\$0	\$0	\$0	0.00
68	HERITAGE LIFE INSURANCE COMPANY	0.0320	58	130	\$8,474	\$2,444	\$0	\$0	\$162	6.63
69	HOME INSURANCE COMPANY THE	0.0067	86	17	\$1,772	\$2,351	\$0	\$0	(\$194)	0.00
70	HORACE MANN LIFE INSURANCE COMPANY	0.0009	114	9	\$244	\$253	\$0	\$0	\$12	4.74
71	INDEPENDENT ORDER OF FORESTERS THE	0.0668	53	183	\$17,711	\$17,711	\$178	\$7,990	\$7,990	45.11
72	INDIANAPOLIS LIFE INSURANCE CO	0.0000	143	3	\$0	\$0	\$0	\$249	\$69	0.00
73	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0000	143	291	\$0	\$0	\$0	\$0	\$0	0.00
74	J C PENNEY LIFE INSURANCE COMPANY	1.4543	13	3,245	\$385,482	\$382,419	\$0	\$128,861	\$141,909	37.11
75	JOHN ALDEN LIFE INSURANCE CO	0.0004	129	14	\$113	\$166	\$0	\$0	\$0	0.00
76	KANAWHA INSURANCE COMPANY	0.0052	91	6	\$1,390	\$1,368	\$0	\$0	\$0	0.00
77	LIBERTY LIFE INSURANCE COMPANY*	0.2000	40	1,606	\$53,002	\$90,192	\$0	\$0	\$0	0.00
78	LIBERTY NATIONAL LIFE INSURANCE CO	0.0034	98	38	\$897	\$895	\$0	\$0	\$0	0.00
79	LIFE INSURANCE CO OF GEORGIA	0.0042	95	5	\$1,106	\$1,040	\$0	\$432	\$273	26.25

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	LIFE INSURANCE CO OF NORTH AMERICA	0.4440	27	16	\$117,676	\$117,676	\$0	\$23,993	\$9,599	8.16
81	LIFE INVESTORS INS CO OF AMERICA	0.0172	70	299	\$4,565	\$322	\$0	\$28,928	\$22,885	7107.14
82	LINCOLN LIFE AND CASUALTY COMPANY*	0.0058	88	12	\$1,526	\$1,530	\$0	\$6,000	\$6,987	456.67
83	LINCOLN MUTUAL LIFE INSURANCE CO	0.0013	111	7	\$349	\$630	\$0	\$0	\$0	0.00
84	LONE STAR LIFE INSURANCE COMPANY*	0.1752	43	544	\$46,451	\$47,261	\$0	\$14,653	\$15,766	33.36
85	LOYAL AMERICAN LIFE INSURANCE CO	0.0051	93	7	\$1,342	\$1,345	\$0	\$558	\$545	40.52
86	MEDICO LIFE INSURANCE COMPANY	0.0029	99	0	\$774	\$806	\$0	\$0	(\$5)	0.00
87	MEGA LIFE AND HEALTH INS CO THE	0.6287	17	701	\$166,633	\$175,196	\$0	\$80,536	\$96,238	54.93
88	MEMBERS LIFE INSURANCE COMPANY	0.0008	117	6	\$205	\$187	\$0	\$0	\$0	0.00
89	METROPOLITAN LIFE INSURANCE COMPANY	0.0006	125	6	\$147	\$181	\$0	\$0	\$102	56.35
90	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0017	107	0	\$459	\$181	\$0	\$0	\$0	0.00
91	MONTGOMERY WARD LIFE INSURANCE CO	0.0087	76	118	\$2,582	\$2,617	\$0	\$0	\$0	0.00
92	MONUMENTAL LIFE INSURANCE COMPANY*	0.5991	20	1,590	\$158,802	\$79,621	\$0	\$18,861	\$16,887	21.21
93	MUTUAL OF OMAHA INSURANCE COMPANY	4.6674	5	16,581	\$1,237,133	\$1,250,338	\$0	\$516,596	\$445,480	35.37
94	MUTUAL PROTECTIVE INS CO	0.0121	72	5	\$3,205	\$3,315	\$0	\$0	(\$102)	0.00
95	NATIONAL CASUALTY COMPANY*	0.0115	73	221	\$3,059	\$3,489	\$0	\$2,022	\$2,166	62.08
96	NATIONAL FINANCIAL INSURANCE COMPANY	0.0830	47	476	\$22,006	\$22,027	\$0	\$2,979	\$2,432	11.04
97	NATIONAL FOUNDATION LIFE INS CO	0.0006	122	2	\$168	\$167	\$0	\$0	\$0	0.00
98	NATIONAL HEALTH INS CO	0.0022	104	2	\$580	\$596	\$0	\$3,301	\$2,801	469.97
99	NATIONWIDE LIFE INSURANCE COMPANY	0.0083	82	72	\$2,211	\$1,959	\$0	\$0	\$0	0.00
100	NEW YORK LIFE INSURANCE COMPANY	0.0005	126	8	\$144	\$146	\$0	\$1,116	\$1,122	768.49
101	NORTH AMERICAN INSURANCE COMPANY	0.5430	22	64	\$143,918	\$146,654	\$0	\$67,783	\$85,576	58.35
102	NORTHERN LIFE INSURANCE COMPANY	0.0003	130	7	\$73	\$148	\$0	\$0	\$0	0.00
103	OXFORD LIFE INS CO OF NC	0.0675	52	69	\$17,890	\$330	\$0	\$171	\$179	54.24
104	OHIO CASUALTY INSURANCE COMPANY	0.0015	108	6	\$387	\$387	\$0	\$0	\$0	0.00
105	OLD AMERICAN INSURANCE COMPANY	0.5082	24	3,256	\$134,166	\$140,966	\$0	\$21,887	\$21,447	15.21
106	OLD REPUBLIC INSURANCE COMPANY	0.0027	100	1	\$704	\$658	\$0	\$0	(\$10)	0.00
107	OLD REPUBLIC LIFE INSURANCE COMPANY	0.4402	28	0	\$116,672	\$116,754	\$0	\$68,413	\$65,913	56.45
108	PACIFIC INDEMNITY COMPANY	0.0000	143	0	\$0	\$0	\$0	\$0	(\$27)	0.00
109	PENNSYLVANIA LIFE INSURANCE COMPANY	3.0647	7	8,672	\$812,327	\$824,237	\$0	\$307,422	\$279,013	33.85
110	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0003	131	11	\$71	\$71	\$0	\$0	\$0	0.00
111	PFL LIFE INSURANCE COMPANY	0.0215	64	29	\$5,708	\$5,548	\$0	\$0	\$0	0.00
112	PHOENIX HOME LIFE MUTUAL INS CO	0.9884	15	7	\$261,986	\$266,275	\$2	\$75,458	\$26,197	9.84
113	PHYSICIANS MUTUAL INSURANCE COMPANY	0.0047	94	17	\$1,247	\$1,263	\$0	\$10,200	\$10,208	808.23
114	PIERCE NATIONAL LIFE INSURANCE CO	0.0000	142	0	\$9	\$9	\$0	\$6	\$8	88.89
115	PIONEER LIFE INSURANCE COMPANY	0.0779	49	156	\$20,647	\$34,049	\$0	\$63	\$116	0.34
116	PRINCIPAL MUTUAL LIFE INS CO	0.0001	141	1	\$21	\$19	\$0	\$0	\$0	0.00
117	PROFESSIONAL INS CORPORATION	0.0001	140	1	\$23	\$23	\$0	\$0	\$0	0.00
118	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.1566	45	939	\$41,503	\$39,717	\$0	\$8,120	\$7,950	20.02
119	REASURER AMERICA LIFE INSURANCE COMPANY	0.0051	92	5	\$1,357	\$1,357	\$0	\$0	\$0	0.00
120	RELIABLE LIFE INSURANCE COMPANY*	1.1054	14	9,393	\$292,995	\$301,221	\$0	\$45,734	\$44,359	14.73
121	RELIANCE STANDARD LIFE INSURANCE CO*	0.0006	124	5	\$155	\$148	\$0	\$0	\$0	0.00
122	REPUBLIC WESTERN INS CO	0.2218	38	1,264	\$58,785	\$58,785	\$0	\$16,626	\$20,528	34.92
123	RESERVE NATIONAL INSURANCE COMPANY	0.6761	16	1,317	\$179,203	\$193,858	\$0	\$73,055	\$76,023	39.22
124	SECURITY INSURANCE CO OF HARTFORD	0.0786	48	14	\$20,826	\$34,238	\$0	\$2,097	(\$164,566)	0.00
125	SECURITY MUTUAL LIFE INS CO OF NE	0.0005	128	1	\$129	\$134	\$0	\$0	\$0	0.00
126	SOUTHLAND LIFE INSURANCE COMPANY	0.0003	132	1	\$70	\$68	\$0	\$2,760	\$1,617	2377.94
127	STANDARD LIFE AND ACCIDENT INS CO	0.4634	26	6,278	\$122,841	\$127,083	\$0	\$32,495	\$32,551	25.61
128	STANDARD LIFE INS CO OF INDIANA	0.0001	139	1	\$31	\$31	\$0	\$0	\$0	0.00
129	STATE FARM MUTUAL AUTOMOBILE INS CO	0.0023	102	9	\$609	\$600	\$0	\$0	(\$13)	0.00
130	TIG INSURANCE COMPANY	2.1063	11	76	\$558,292	\$620,512	\$0	\$88,551	\$102,351	16.49
131	TIME INSURANCE COMPANY	0.0001	136	3	\$36	\$37	\$0	\$0	\$0	0.00
132	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0007	119	4	\$186	\$191	\$0	\$0	\$0	0.00
133	TRANSPORT LIFE INSURANCE COMPANY	0.3097	34	407	\$82,084	\$82,581	\$0	\$16,805	\$10,770	13.04
134	TRAVELERS INSURANCE COMPANY THE	0.3339	33	2,842	\$88,495	\$188,228	\$0	\$22,199	\$20,873	11.09
135	TRAVELERS PROTECTIVE ASSOC OF AMERICA	0.6018	19	11,306	\$159,517	\$159,517	\$0	\$142,510	\$142,510	89.34
136	TRUSTMARK INSURANCE CO (MUTUAL)	0.0169	71	120	\$4,499	\$4,545	\$0	\$2,019	\$2,249	49.48
137	UNION BANKERS INSURANCE COMPANY	0.0008	115	17	\$223	\$607	\$0	\$0	\$0	0.00
138	UNION CENTRAL LIFE INSURANCE CO	0.0007	120	4	\$185	\$190	\$0	\$0	\$0	0.00
139	UNION FIDELITY LIFE INSURANCE CO	0.0106	75	114	\$2,812	\$2,826	\$0	\$620	\$687	24.31
140	UNITED AMERICAN INSURANCE COMPANY	0.0265	60	100	\$7,018	\$6,700	\$0	\$160	\$155	2.31
141	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.3458	31	1,982	\$91,646	\$103,947	\$0	\$64,451	\$2,048	1.97
142	UNITED INSURANCE COMPANY OF AMERICA	0.3409	32	939	\$90,348	\$92,315	\$0	\$5,447	\$5,095	5.52
143	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0074	84	12	\$1,951	\$1,478	\$0	\$0	\$9,911	670.57
144	VALLEY NATIONAL INSURANCE COMPANY	0.5951	21	18	\$157,740	\$98,677	\$0	\$3,749	(\$4,209)	0.00
145	VETERANS LIFE INS CO	0.1404	46	424	\$37,208	\$38,437	\$0	\$6,315	\$3,844	10.00
146	WASHINGTON NATIONAL INS CO	3.8486	6	42,045	\$1,020,104	\$1,024,243	\$0	\$168,410	\$106,780	10.43
147	WESTERN AND SOUTHERN LIFE INS CO	0.4758	25	5,082	\$126,115	\$126,204	\$0	\$25,000	\$33,973	26.92

TOTAL

100.000 334,355 \$26,505,909 \$26,742,458 \$180 \$8,270,483 \$8,767,771 32.79

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AID ASSOCIATION FOR LUTHERANS	1.1019	23	1,423	\$686,417	\$680,425	\$0	\$213,683	\$229,401	33.71
2	AIG LIFE INSURANCE COMPANY	0.0525	80	8	\$32,678	\$43,262	\$0	\$0	\$0	0.00
3	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.1971	47	472	\$122,756	\$122,756	\$0	\$41,794	\$41,794	34.05
4	ALLIED LIFE INS CO	0.0079	137	8	\$4,913	\$4,913	\$0	\$3,058	(\$1,333)	0.00
5	ALLAMERICA FINANCIAL LIFE INS & ANNUITY	1.0631	25	748	\$662,272	\$662,689	\$0	\$34,069	\$73,342	11.07
6	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0170	114	83	\$10,617	\$21,884	\$0	\$5,070	\$1,078	4.93
7	AMERICAN FAMILY LIFE ASSUR CO GA	0.0557	77	243	\$34,727	\$43,173	\$0	\$5,026	\$12,320	28.54
8	AMERICAN FAMILY MUTUAL INS CO	0.1098	62	306	\$68,416	\$80,171	\$0	\$34,800	\$45,011	56.14
9	AMERICAN FIDELITY INSURANCE COMPANY	0.0022	167	8	\$1,394	\$1,343	\$0	\$0	(\$6)	0.00
10	AMERICAN FRANKLIN LIFE INS CO THE	0.0261	101	22	\$16,256	\$16,666	\$0	\$0	\$2,391	14.35
11	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0615	75	1,477	\$38,319	\$38,026	\$0	\$20,605	\$20,174	53.05
12	AMERICAN GENERAL LIFE INSURANCE CO	0.0006	180	1	\$353	\$355	\$0	\$0	\$0	0.00
13	AMERICAN HERITAGE LIFE INSURANCE CO	0.0390	90	67	\$24,322	\$27,800	\$0	\$0	\$4,208	15.14
14	AMERICAN INCOME LIFE INSURANCE CO	0.0296	98	95	\$18,449	\$18,617	\$0	\$7,280	\$1,798	9.66
15	AMERICAN INSURANCE CO OF TEXAS*	0.0451	85	78	\$28,091	\$29,445	\$0	\$18,441	\$18,494	62.81
16	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0002	192	1	\$107	\$113	\$0	\$0	\$0	0.00
17	AMERICAN NATIONAL INSURANCE COMPANY*	0.0865	69	101	\$53,897	\$54,089	\$0	\$58,406	\$54,868	101.44
18	AMERICAN REPUBLIC INSURANCE COMPANY	0.0007	179	5	\$450	\$434	\$0	\$213	\$188	43.32
19	AMERICAN STATES INSURANCE COMPANY*	0.1525	56	245	\$95,024	\$91,088	\$0	\$47,232	\$50,830	55.80
20	AMERICAN STATES LIFE INSURANCE CO	0.0087	134	15	\$5,410	\$5,410	\$0	\$0	\$0	0.00
21	AMERICAN UNITED LIFE INSURANCE CO	0.0815	71	57	\$50,762	\$50,778	\$0	\$58,330	\$102,880	202.61
22	AMERITAS LIFE INSURANCE CORP	0.0190	113	54	\$11,853	\$49,887	\$0	\$7,685	(\$10,563)	0.00
23	AMERUS LIFE INSURANCE COMPANY	0.0417	88	34	\$25,979	\$26,348	\$0	\$5,301	(\$75)	0.00
24	AUTO OWNERS LIFE INSURANCE COMPANY	0.0213	109	41	\$13,239	\$12,888	\$0	\$15,299	(\$301)	0.00
25	BANKERS FIDELITY LIFE INSURANCE CO	0.0071	141	4	\$4,412	\$3,394	\$0	\$5,711	\$4,901	144.40
26	BANKERS LIFE AND CASUALTY COMPANY	0.2260	46	464	\$140,808	\$146,196	\$0	\$130,745	\$65,855	45.05
27	BANKERS NATIONAL LIFE INS CO	0.0000	199	0	\$0	\$0	\$0	\$600	\$0	0.00
28	BANKERS SECURITY LIFE INS SOCIETY	0.0053	147	0	\$3,277	\$3,547	\$0	\$0	\$0	0.00
29	BERKSHIRE LIFE INSURANCE COMPANY	0.1206	59	109	\$75,151	\$72,897	\$0	\$23,053	\$22,948	31.48
30	BUSINESS MENS ASSURANCE CO OF AMERICA	0.6287	33	837	\$391,679	\$391,890	\$0	\$253,835	\$372,924	95.16
31	CENTRAL STATES HEALTH & LIFE CO	0.0841	70	244	\$52,379	\$53,036	\$0	\$34,249	(\$5,691)	0.00
32	CENTRAL UNITED LIFE INSURANCE CO*	0.0041	156	9	\$2,549	\$2,518	\$0	\$1,560	\$1,534	60.92
33	CENTURY LIFE OF AMERICA	0.0102	127	61	\$6,356	\$7,104	\$0	\$8,494	\$3,932	55.35
34	CHUBB LIFE INS CO OF AM	0.3072	41	220	\$191,263	\$190,845	\$0	\$55,066	\$55,390	29.02
35	CINCINNATI LIFE INSURANCE COMPANY THE	0.0065	142	14	\$4,068	\$4,670	\$0	\$31	\$43	0.92
36	COLONIAL LIFE & ACCIDENT INS CO	1.3637	18	4,212	\$849,545	\$853,741	\$0	\$240,245	\$268,314	31.43
37	COLUMBIA UNIVERSAL LIFE INS CO	0.0081	136	128	\$5,050	\$5,146	\$0	\$3,100	\$2,360	45.86
38	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0003	185	1	\$171	\$171	\$0	\$0	\$0	0.00
39	COLUMBUS LIFE INSURANCE CO	0.0052	149	12	\$3,252	\$3,456	\$0	\$0	\$0	0.00
40	COMBINED INSURANCE CO OF AMERICA	2.0922	13	5,287	\$1,303,354	\$1,445,020	\$51,165	\$483,077	\$906,345	62.72
41	COMMERCIAL LIFE INSURANCE COMPANY*	0.4960	36	486	\$308,978	\$308,978	\$0	\$246,758	\$355,332	115.00
42	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0335	96	1,231	\$20,943	\$21,630	\$0	\$6,218	\$5,460	25.24
43	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0032	161	4	\$1,983	\$1,932	\$0	\$13,500	\$7,297	377.69
44	COMMONWEALTH LIFE INSURANCE COMPANY	0.0000	198	1	\$10	\$9	\$0	\$0	\$0	0.00
45	COMMONWEALTH NATIONAL LIFE INS CO	0.0231	107	111	\$14,414	\$14,420	\$0	\$207	\$207	1.44
46	CONNECTICUT MUTUAL LIFE INS CO	3.7953	6	2,902	\$2,364,287	\$2,364,991	\$0	\$831,949	\$833,817	35.26
47	CONNECTICUT NATIONAL LIFE INS CO*	0.0095	128	4	\$5,919	\$5,919	\$0	\$0	\$0	0.00
48	CONTINENTAL ASSURANCE COMPANY	0.0039	28	512	\$563,089	\$534,468	\$0	\$97,935	\$404,952	75.77
49	CONTINENTAL CASUALTY COMPANY*	0.0922	67	119	\$57,462	\$28,669	\$0	\$58,665	\$60,420	210.75
50	CONTINENTAL GENERAL INSURANCE CO	0.0920	68	137	\$57,306	\$55,776	\$0	\$10,315	\$10,275	18.42
51	CONTINENTAL WESTERN LIFE INS CO	0.0197	111	38	\$12,287	\$12,298	\$0	\$9,356	\$10,084	82.00
52	COUNTRY LIFE INSURANCE COMPANY	0.1167	60	179	\$72,723	\$70,344	\$0	\$13,952	\$33,901	48.19
53	CROWN LIFE INSURANCE COMPANY*	0.2773	43	137	\$172,776	\$221,324	\$0	\$191,092	\$377,025	170.35
54	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0009	177	2	\$556	\$556	\$0	\$0	\$0	0.00
55	EMPLOYERS LIFE INS CO OF WAUSAU	0.0050	151	1	\$3,121	\$3,031	\$0	\$0	\$0	0.00
56	EMPLOYERS MODERN LIFE COMPANY	0.0323	97	166	\$20,125	\$20,687	\$0	\$5,482	\$3,453	16.69
57	EQUITABLE LIFE ASSUR SOCIETY OF THE US	2.1674	11	1,161	\$1,350,230	\$1,373,668	\$0	\$474,838	\$458,795	33.40
58	EQUITABLE LIFE INSURANCE CO OF IOWA	0.0153	117	0	\$9,520	\$9,799	\$0	\$11,089	(\$26,623)	0.00
59	EXECUTIVE FUND LIFE INS CO	0.0052	148	0	\$3,268	\$3,313	\$0	\$6,304	\$5,524	166.74
60	FAMILY LIFE INSURANCE COMPANY*	0.0091	132	69	\$5,654	\$5,730	\$0	\$3,616	\$2,125	37.09
61	FARM BUREAU LIFE INS CO OF MISSOURI	0.1029	63	190	\$64,111	\$64,246	\$0	\$160,291	\$361,565	562.78
62	FARMERS NEW WORLD LIFE INSURANCE CO	0.0075	140	33	\$4,701	\$4,957	\$0	\$0	\$0	0.00
63	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0247	105	33	\$15,414	\$15,289	\$0	\$0	(\$5,474)	0.00
64	FEDERAL LIFE INSURANCE CO MUTUAL	0.0005	181	5	\$307	\$350	\$0	\$3,399	\$1,034	295.43
65	FEDERATED LIFE INSURANCE COMPANY	0.4165	38	0	\$259,476	\$0	\$0	\$137,624	\$0	0.00
66	FIDELITY SECURITY LIFE INSURANCE CO*	0.0050	152	26	\$3,115	\$3,262	\$0	\$429	\$461	14.13
67	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.0419	87	75	\$26,093	\$26,288	\$0	\$30,949	\$33,780	128.50
68	FORD LIFE INSURANCE COMPANY	0.0638	74	110	\$39,751	\$40,519	\$0	\$30,625	\$30,367	74.95
69	FORT DEARBORN LIFE INS CO	0.0026	164	13	\$1,631	\$1,631	\$0	\$0	\$0	0.00
70	FRANKLIN LIFE INS CO	1.2883	19	1,530	\$802,558	\$808,447	\$0	\$274,111	\$572,579	70.82
71	GENERAL AMERICAN LIFE INSURANCE CO	2.5240	9	2,360	\$1,572,317	\$1,607,675	\$1,254	\$450,917	\$652,897	40.61
72	GREAT AMERICAN LIFE INSURANCE CO	0.0009	176	4	\$580	\$608	\$0	\$0	\$0	0.00
73	GREAT AMERICAN RESERVE INS CO	0.0366	92	33	\$22,789	\$23,172	\$0	\$1,877	\$8,189	35.34
74	GREAT WEST LIFE INSURANCE COMPANY*	0.2575	45	235	\$160,426	\$148,320	\$0	\$119,086	\$98,640	66.50
75	GRINNELL LIFE INSURANCE COMPANY	0.0003	186	2	\$168	\$171	\$0	\$0	\$0	0.00
76	GUARANTEE LIFE INSURANCE COMPANY	0.0084	135	13	\$5,238	\$5,238	\$0	\$21,000	\$21,133	403.46
77	GUARANTEE RESERVE LIFE INSURANCE CO	0.0165	115	698	\$10,292	\$10,741	\$0	\$6,909	(\$279)	0.00
78	GUARANTEE TRUST LIFE INSURANCE CO*	0.0091	131	17	\$5,669	\$2,134	\$0	\$0	(\$2)	0.00
79	GUARANTY NATIONAL LIFE INSURANCE CO	0.0001	197	2	\$56	\$52	\$0	\$0	\$0	0.00

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.1806	22	669	\$735,482	\$604,576	\$4,793	\$301,988	\$1,218,439	201.54
81	HARVEST LIFE INSURANCE COMPANY THE	0.0037	158	3	\$2,276	\$2,390	\$0	\$0	\$4,034	168.79
82	HAWKEYE NATIONAL LIFE INS CO	0.0003	184	3	\$209	\$260	\$0	\$0	\$0	0.00
83	HEALTH INSURANCE OF VERMONT INC	0.1154	61	131	\$71,914	\$72,640	\$0	\$6,275	\$7,320	10.08
84	HORACE MANN LIFE INSURANCE COMPANY	0.0250	104	116	\$15,604	\$15,680	\$0	\$2,740	\$2,518	16.06
85	IDS LIFE INSURANCE COMPANY	1.0790	24	1,285	\$672,179	\$673,196	\$0	\$91,847	\$180,356	26.79
86	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	1.5556	16	5,407	\$969,103	\$941,457	\$0	\$400,795	\$437,199	46.44
87	INDIANAPOLIS LIFE INSURANCE CO	0.1307	57	147	\$81,411	\$83,168	\$0	\$83,213	\$116,362	139.91
88	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0535	79	178	\$33,316	\$38,552	\$0	\$38,631	\$38,621	100.18
89	INTERCONTINENTAL LIFE INSURANCE CO	0.0018	170	3	\$1,095	\$1,174	\$0	\$2,403	\$2,574	219.25
90	INTERNATIONAL INSURANCE COMPANY*	0.0000	199	0	\$0	\$0	\$0	\$0	(\$13,443)	0.00
91	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0115	123	69	\$7,148	\$7,338	\$0	\$22,784	\$22,211	302.68
92	ITT HARTFORD LIFE AND ANNUITY INS CO	0.1021	64	287	\$63,592	\$64,387	\$0	\$124,773	\$123,072	191.14
93	JEFFERSON PILOT LIFE INS CO	0.1717	53	191	\$106,935	\$104,802	\$0	\$31,902	\$26,455	25.24
94	JOHN ALDEN LIFE INSURANCE CO	0.0055	146	2	\$3,456	\$3,078	\$0	\$0	\$73	2.37
95	JOHN HANCOCK MUTUAL LIFE INS CO	0.1957	48	254	\$121,939	\$123,157	\$0	\$87,040	\$183,829	149.26
96	KANSAS CITY LIFE INSURANCE CO	0.0542	78	135	\$33,789	\$32,486	\$0	\$11,680	\$7,312	22.51
97	LAFAYETTE LIFE INSURANCE CO THE	0.0050	153	6	\$3,103	\$3,144	\$76	\$854	\$1,021	32.47
98	LIBERTY LIFE ASSUR CO OF BOSTON	0.0024	165	11	\$1,473	\$1,473	\$0	\$1,500	\$1,704	115.68
99	LIBERTY LIFE INSURANCE COMPANY*	0.0125	120	536	\$7,768	\$13,219	\$0	\$2,609	\$1,963	14.09
100	LIBERTY MUTUAL INSURANCE COMPANY	0.0002	191	1	\$124	\$124	\$0	\$0	\$0	0.00
101	LIFE & HEALTH INS CO OF AMERICA*	0.0124	121	14	\$7,724	\$8,220	\$0	\$2,303	\$2,198	26.74
102	LIFE INSURANCE CO OF GEORGIA	0.0002	187	1	\$153	\$161	\$0	\$747	\$477	296.27
103	LIFE INVESTORS INS CO OF AMERICA	0.0342	95	54	\$21,282	\$20,964	\$0	\$23,500	\$22,334	106.54
104	LINCOLN BENEFIT LIFE COMPANY	0.0102	126	60	\$6,371	\$6,973	\$0	\$14,870	\$14,870	213.25
105	LINCOLN MUTUAL LIFE INSURANCE CO	0.0058	144	16	\$3,617	\$3,650	\$0	\$187	\$140	3.84
106	LINCOLN NATIONAL LIFE INSURANCE CO*	1.8598	15	1,035	\$1,033,956	\$1,067,510	\$0	\$92,542	\$352,810	33.05
107	LONE STAR LIFE INSURANCE COMPANY*	0.6330	32	1,320	\$394,316	\$401,423	\$0	\$168,364	\$181,983	45.33
108	LUTHERAN BROTHERHOOD	0.4312	37	668	\$268,593	\$264,427	\$755	\$65,235	\$37,110	14.03
109	MADISON NATIONAL LIFE INSURANCE CO INC	0.0010	175	7	\$601	\$601	\$0	\$0	(\$708)	0.00
110	MANUFACTURERS LIFE INSURANCE CO	0.0051	150	8	\$3,164	\$2,632	\$144	\$4,200	\$4,200	159.57
111	MASSACHUSETTS CASUALTY INSURANCE CO	0.6628	31	471	\$412,923	\$426,183	\$0	\$71,714	\$108,812	25.53
112	MASSACHUSETTS MUTUAL LIFE INS CO	4.2762	5	2,833	\$2,663,890	\$2,666,062	\$39,387	\$507,389	\$1,466,310	55.00
113	MBL LIFE INSURANCE CORPORATION	0.1762	50	193	\$109,772	\$117,684	\$0	\$118,083	\$319,007	271.07
114	MEDICO LIFE INSURANCE COMPANY	0.0064	143	10	\$3,965	\$3,985	\$0	\$5,919	(\$1,014)	0.00
115	MEGA LIFE AND HEALTH INS CO THE	0.1881	49	493	\$117,190	\$123,213	\$0	\$56,639	\$67,682	54.93
116	METROPOLITAN LIFE INSURANCE COMPANY	0.4128	39	531	\$257,127	\$254,810	\$126	\$66,762	\$113,069	44.37
117	MINNESOTA MUTUAL LIFE INSURANCE CO	1.1903	21	803	\$741,482	\$636,710	\$0	\$384,917	\$200,080	31.42
118	MODERN WOODMEN OF AMERICA	0.0123	122	51	\$7,643	\$7,729	\$207	\$15,729	\$16,395	212.12
119	MONUMENTAL LIFE INSURANCE COMPANY*	0.1742	51	1,029	\$108,524	\$108,292	\$0	\$53,173	\$69,692	64.36
120	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0004	183	0	\$269	\$305	\$0	\$0	\$0	0.00
121	MUTUAL LIFE INSURANCE CO OF NY*	1.0317	26	762	\$642,714	\$615,075	\$4,976	\$279,744	\$487,325	79.23
122	MUTUAL OF OMAHA INSURANCE COMPANY	1.9292	14	4,189	\$1,201,168	\$1,220,703	\$0	\$867,730	\$733,334	60.07
123	MUTUAL PROTECTIVE INS CO	0.0480	81	143	\$29,930	\$30,454	\$0	\$32,897	\$20,017	65.73
124	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0408	89	22	\$25,417	\$25,245	\$561	\$0	\$0	0.00
125	NATIONAL CASUALTY COMPANY*	0.0023	166	3	\$1,422	\$1,523	\$0	\$0	(\$91)	0.00
126	NATIONAL FIDELITY LIFE INSURANCE CO	0.0470	84	171	\$29,293	\$29,347	\$0	\$32,954	\$11,100	37.82
127	NATIONAL FINANCIAL INSURANCE COMPANY	0.0384	91	47	\$23,942	\$23,965	\$0	\$6,769	\$5,526	23.06
128	NATIONAL FRATERNAL SOCIETY/DEAF	0.0002	193	4	\$98	\$0	\$0	\$0	\$0	0.00
129	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0002	189	1	\$147	\$131	\$0	\$0	\$0	0.00
130	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0354	93	76	\$22,078	\$23,829	\$0	\$3,276	\$3,276	13.75
131	NATIONAL LIFE INSURANCE COMPANY	0.8539	29	596	\$531,923	\$553,964	\$9,544	\$289,811	\$553,422	99.90
132	NATIONAL TRAVELERS LIFE COMPANY	0.0741	72	301	\$46,145	\$47,204	\$0	\$86,688	\$88,756	188.03
133	NATIONWIDE LIFE INSURANCE COMPANY	0.0078	138	17	\$4,887	\$3,345	\$0	\$10,124	\$10,425	311.66
134	NEW ENGLAND MUTUAL LIFE INS CO	2.1016	12	1,306	\$1,309,206	\$1,335,090	\$19,347	\$252,018	\$499,343	37.40
135	NEW YORK LIFE INSURANCE COMPANY	2.1989	10	1,546	\$1,369,810	\$1,356,298	\$493	\$651,317	\$699,385	51.57
136	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0005	182	32	\$293	\$308	\$0	\$0	(\$32)	0.00
137	NORTH CAROLINA MUTUAL LIFE INS CO	0.0002	190	1	\$130	\$125	\$0	\$0	\$0	0.00
138	NORTHWESTERN MUTUAL LIFE INS CO	13.6285	1	11,133	\$8,488,987	\$8,602,638	\$260,387	\$1,834,036	\$1,903,018	22.12
139	NORTHWESTERN NATIONAL LIFE INS CO	0.0480	82	0	\$29,927	\$29,927	\$0	\$0	\$0	0.00
140	OHIO CASUALTY INSURANCE COMPANY	0.0094	130	16	\$5,858	\$5,878	\$0	\$0	(\$456)	0.00
141	OHIO LIFE INSURANCE COMPANY	0.0227	108	19	\$14,120	\$13,567	\$0	\$3,710	\$5,350	39.43
142	OHIO NATIONAL LIFE INSURANCE CORP	0.5683	35	372	\$354,001	\$349,495	\$0	\$82,213	\$76,869	21.99
143	OLD AMERICAN INSURANCE COMPANY	0.0162	116	73	\$10,119	\$10,632	\$0	\$17,280	\$16,933	159.26
144	OLD REPUBLIC LIFE INSURANCE COMPANY	0.1611	55	0	\$100,354	\$100,354	\$0	\$18,639	\$10,493	10.46
145	PAUL REVERE LIFE INSURANCE CO	12.9236	2	6,623	\$8,050,888	\$8,229,878	\$0	\$2,953,220	\$5,603,379	68.09
146	PEKIN LIFE INSURANCE COMPANY	0.0022	168	5	\$1,358	\$1,272	\$0	\$0	\$0	0.00
147	PENN MUTUAL LIFE INSURANCE CO THE	0.2709	44	147	\$168,790	\$170,027	\$255	\$15,187	\$4,738	2.79
148	PENNSYLVANIA LIFE INSURANCE COMPANY	1.5018	17	615	\$935,561	\$949,278	\$0	\$354,060	\$321,340	33.85
149	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0001	196	1	\$62	\$62	\$0	\$0	\$0	0.00
150	PFL LIFE INSURANCE COMPANY	0.0952	65	293	\$59,301	\$55,646	\$0	\$40,436	\$39,455	70.90
151	PHYSICIANS MUTUAL INSURANCE COMPANY	0.0257	103	46	\$16,038	\$15,863	\$0	\$20,853	\$20,868	131.55
152	PIERCE NATIONAL LIFE INSURANCE CO	0.0001	194	0	\$79	\$81	\$0	\$27	\$69	85.19
153	PIONEER LIFE INSURANCE COMPANY	0.0045	154	10	\$2,787	\$4,596	\$0	\$3,447	\$6,325	137.62
154	PREFERRED RISK LIFE INSURANCE CO	0.0242	106	36	\$15,047	\$15,198	\$0	\$8,980	\$9,237	60.78
155	PRIMERICA LIFE INSURANCE COMPANY	0.0147	119	27	\$9,183	\$8,954	\$0	\$0	\$20,866	233.04
156	PRINCIPAL MUTUAL LIFE INS CO	1.2845	20	898	\$800,170	\$740,975	\$8,545	\$124,021	\$201,513	27.20
157	PROFESSIONAL INS CORPORATION	0.1222	58	234	\$76,121	\$75,778	\$0	\$31,914	\$36,222	47.80

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

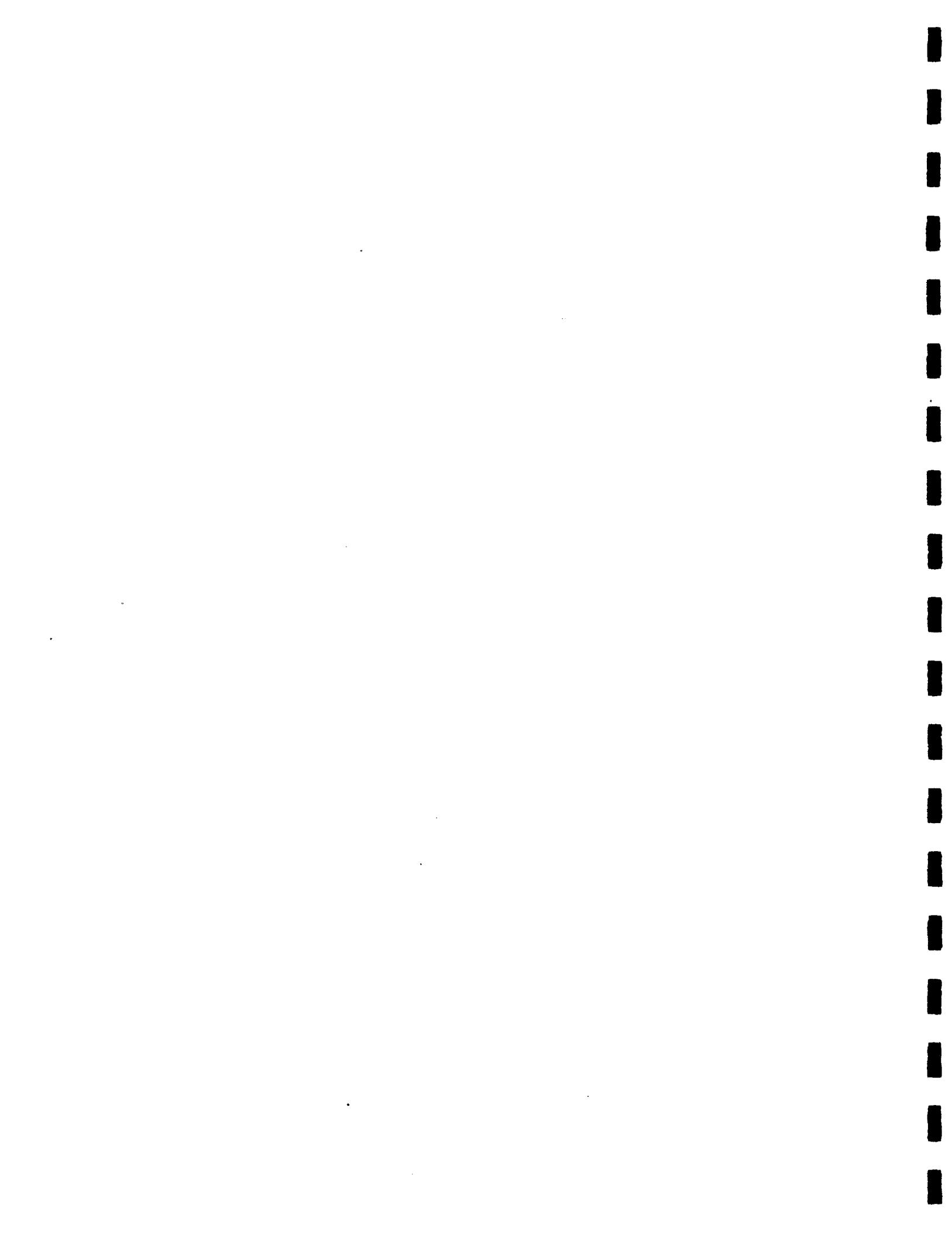
(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
158	PROTECTIVE LIFE INSURANCE COMPANY	0.0419	86	80	\$26,124	\$26,401	\$0	\$12,490	\$12,796	48.47
159	PROVIDENT LIFE AND ACCIDENT INS CO	10.4903	3	4,778	\$6,535,016	\$6,782,577	\$0	\$2,288,216	\$6,676,164	98.43
160	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.2877	42	875	\$179,207	\$216,912	\$1,920	\$173,654	\$247,778	114.23
161	PYRAMID LIFE INSURANCE COMPANY	0.0112	125	16	\$6,998	\$6,982	\$0	\$2,087	\$9,863	141.26
162	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0031	162	14	\$1,916	\$2,297	\$0	\$247	\$254	11.06
163	RESERVE NATIONAL INSURANCE COMPANY	0.0094	129	41	\$5,877	\$7,253	\$0	\$26,510	\$18,024	248.50
164	ROYAL MACCABEES LIFE INSURANCE CO	2.6632	8	733	\$1,659,065	\$1,704,273	\$0	\$1,292,460	\$1,230,110	72.18
165	RUSHMORE NATIONAL LIFE INS CO	0.0009	178	5	\$552	\$557	\$0	\$1,923	\$1,253	224.96
166	SECURA LIFE INSURANCE CO	0.0015	172	4	\$911	\$826	\$0	\$0	\$0	0.00
167	SECURITY GENERAL LIFE INSURANCE CO	0.0039	157	0	\$2,444	\$2,877	\$0	\$0	\$0	0.00
168	SECURITY LIFE INS CO OF AMERICA	0.0210	110	21	\$13,086	\$13,211	\$0	\$15,754	\$16,168	122.38
169	SECURITY MUTUAL LIFE INS CO OF NE	0.0032	160	14	\$2,009	\$2,208	\$0	\$255	\$83	3.76
170	SECURITY MUTUAL LIFE INS CO OF NY	0.0193	112	17	\$12,050	\$12,375	\$51	\$0	\$0	0.00
171	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0057	145	18	\$3,555	\$3,934	\$0	\$12,004	\$11,330	288.00
172	SHELTER LIFE INSURANCE CO	0.6975	30	1,139	\$434,486	\$458,865	\$0	\$462,690	\$515,504	112.34
173	SOUTHLAND LIFE INSURANCE COMPANY	0.0019	169	5	\$1,194	\$1,166	\$0	\$0	\$0	0.00
174	STANDARD INSURANCE COMPANY	0.0041	155	3	\$2,572	\$2,282	\$0	\$0	\$0	0.00
175	STANDARD LIFE AND ACCIDENT INS CO	0.0088	133	57	\$5,469	\$5,973	\$0	\$2,538	\$1,118	18.72
176	STANDARD LIFE INS CO OF INDIANA	0.0002	187	1	\$153	\$153	\$0	\$0	\$0	0.00
177	STATE FARM MUTUAL AUTOMOBILE INS CO	2.8987	7	10,332	\$1,805,766	\$1,694,996	\$0	\$798,305	\$1,195,038	70.50
178	STATE LIFE INSURANCE COMPANY	0.0114	124	9	\$7,091	\$7,478	\$0	\$0	\$0	0.00
179	TIME INSURANCE COMPANY	0.3982	40	616	\$248,052	\$248,982	\$0	\$72,208	\$97,155	39.02
180	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0474	83	112	\$29,528	\$30,396	\$0	\$53,524	\$55,864	183.79
181	TRANSPORT LIFE INSURANCE COMPANY	0.0658	73	78	\$40,979	\$38,604	\$0	\$15,405	\$15,932	41.27
182	TRAVELERS INSURANCE COMPANY THE	0.5902	34	367	\$367,877	\$365,242	\$0	\$100,953	\$60,059	16.44
183	TRUSTMARK INSURANCE CO (MUTUAL)	0.1736	52	504	\$108,155	\$109,496	\$0	\$45,083	\$50,236	45.88
184	UNION BANKERS INSURANCE COMPANY	0.0014	173	7	\$856	\$2,911	\$0	\$0	\$1,439	49.43
185	UNION CENTRAL LIFE INSURANCE CO	0.9979	27	896	\$621,634	\$636,988	\$0	\$457,960	\$204,418	32.09
186	UNION LABOR LIFE INSURANCE COMPANY	0.0011	174	2	\$701	\$849	\$0	\$0	\$0	0.00
187	UNITED AMERICAN INSURANCE COMPANY	0.0035	159	16	\$2,152	\$2,055	\$0	\$0	\$0	0.00
188	UNITED HOME LIFE INSURANCE COMPANY	0.0078	139	14	\$4,847	\$4,847	\$0	\$0	\$0	0.00
189	UNITED INSURANCE COMPANY OF AMERICA	0.0289	99	187	\$17,992	\$18,376	\$0	\$40,083	\$37,494	204.04
190	UNITED LIFE INSURANCE COMPANY	0.0272	100	457	\$16,952	\$17,181	\$0	\$21,526	\$96,881	563.88
191	UNITED OF OMAHA LIFE INS CO	0.0001	195	2	\$67	\$67	\$0	\$1,500	\$3,677	5488.06
192	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0927	66	231	\$57,734	\$71,549	\$0	\$102,339	\$93,328	130.44
193	UNUM LIFE INS CO OF AMERICA	5.3511	4	2,341	\$3,333,538	\$3,037,046	\$3	\$1,691,185	\$3,365,499	110.95
194	USAA LIFE INSURANCE COMPANY	0.1636	54	105	\$101,900	\$101,882	\$0	\$55,458	\$241,582	237.12
195	VULCAN LIFE INSURANCE COMPANY	0.0151	118	23	\$9,427	\$9,396	\$0	\$12,211	\$10,479	111.53
196	WASHINGTON NATIONAL INS CO	0.0352	94	112	\$21,949	\$22,566	\$0	\$7,800	\$22,653	100.39
197	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0016	171	1	\$1,013	\$1,029	\$0	\$1,500	(\$3,959)	0.00
198	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0261	102	52	\$16,237	\$37,082	\$0	\$15,081	(\$2,720)	0.00
199	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0031	163	18	\$1,911	\$1,918	\$0	\$0	\$0	0.00
200	WORLD INSURANCE COMPANY	0.0558	76	90	\$34,741	\$33,985	\$0	\$47,717	\$1,471	4.33
TOTAL		100.000		103,024	\$62,295,873	\$62,387,416	\$403,990	\$23,759,885	\$37,678,231	60.39



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	45.82	2	15,170	\$465,747	\$469,799	\$0	\$341,096	\$360,782	76.79
2	HARVEST LIFE INSURANCE COMPANY THE	0.00	7	0	\$0	\$0	\$0	\$0	(\$729)	0.00
3	KANAWHA INSURANCE COMPANY	0.12	5	3	\$1,185	\$1,166	\$0	\$735	\$722	51.92
4	LIFE INSURANCE CO OF GEORGIA	1.36	4	33	\$13,811	\$12,169	\$0	\$14,741	\$14,396	118.30
5	MISSOURI VALLEY LIFE AND HEALTH INS CO	46.41	1	11,430	\$471,713	\$471,713	\$0	\$271,825	\$271,825	57.63
6	MUTUAL OF OMAHA INSURANCE COMPANY	6.26	3	389	\$63,622	\$62,526	\$0	\$23,642	\$23,356	37.35
7	TRUSTMARK INSURANCE CO (MUTUAL)	0.03	6	2	\$340	\$344	\$0	\$0	\$0	0.00
TOTAL		100.000		27,027	\$1,016,418	\$1,017,717	\$0	\$652,039	\$670,352	65.87



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AID ASSOCIATION FOR LUTHERANS	0.0715	43	136	\$16,932	\$16,954	\$0	\$11,224	\$12,408	73.19
2	AIG LIFE INSURANCE COMPANY	0.0033	81	111	\$774	\$1,025	\$0	\$725	\$1,714	167.22
3	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0090	71	47	\$2,127	\$2,030	\$0	\$600	\$600	29.55
4	ALLSTATE LIFE INSURANCE COMPANY	0.0023	85	5	\$552	\$556	\$0	\$0	\$0	0.00
5	AMERICAN COMBINED LIFE INS CO	0.2570	27	148	\$60,833	\$61,554	\$0	\$74,106	\$55,110	89.53
6	AMERICAN FAMILY LIFE ASSUR CO GA	7.5983	4	35,461	\$1,798,691	\$1,803,489	\$0	\$629,458	\$632,639	35.08
7	AMERICAN FAMILY MUTUAL INS CO	0.0624	45	99	\$14,780	\$18,706	\$0	\$12,022	(\$2,474)	0.00
8	AMERICAN GENERAL LIFE & ACCIDENT INS CO	1.8700	9	4,833	\$444,798	\$441,398	\$0	\$239,187	\$234,181	53.05
9	AMERICAN HERITAGE LIFE INSURANCE CO	0.0175	67	51	\$4,154	\$4,748	\$0	\$10,184	\$4,830	101.73
10	AMERICAN INCOME LIFE INSURANCE CO	1.0438	14	999	\$247,081	\$249,904	\$0	\$33,167	\$22,437	8.98
11	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0003	96	1	\$74	\$315	\$0	\$0	\$0	0.00
12	AMERICAN REPUBLIC INSURANCE COMPANY	0.2494	28	308	\$59,027	\$55,161	\$0	\$24,540	\$14,185	25.72
13	AMERICAN TRAVELLERS LIFE INS CO	0.8895	15	614	\$210,562	\$199,772	\$0	\$101,239	\$145,800	72.98
14	BANKERS COMMERCIAL LIFE INS CO	1.3901	12	923	\$329,067	\$329,057	\$0	\$89,521	\$89,521	27.20
15	BANKERS LIFE AND CASUALTY COMPANY	4.2361	6	2,878	\$1,002,788	\$979,534	\$0	\$277,176	\$294,176	30.03
16	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.0327	55	17	\$7,734	\$4,040	\$0	\$0	\$1,911	47.30
17	CENTRAL STATES HEALTH & LIFE CO	0.0437	51	158	\$10,354	\$10,650	\$0	\$1,175	\$21,975	206.34
18	CENTRAL UNITED LIFE INSURANCE CO*	0.0181	64	48	\$4,275	\$4,181	\$0	\$13,820	\$13,592	325.09
19	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0003	97	5	\$68	\$65	\$0	\$0	\$0	0.00
20	CINCINNATI LIFE INSURANCE COMPANY THE	0.0034	79	3	\$802	\$921	\$0	\$0	\$0	0.00
21	CITIZENS SECURITY LIFE INS CO	0.0016	89	3	\$382	\$386	\$0	\$0	\$0	0.00
22	COLONIAL LIFE & ACCIDENT INS CO	0.5625	19	392	\$133,163	\$133,775	\$0	\$32,453	\$36,235	27.09
23	COLONIAL PENN LIFE INSURANCE CO	0.0048	76	2	\$1,129	\$900	\$0	\$6,454	\$3,796	421.78
24	COLUMBIA UNIVERSAL LIFE INS CO	0.0462	49	50	\$10,943	\$11,150	\$0	\$6,333	\$4,820	43.23
25	COMBINED INSURANCE CO OF AMERICA	15.1497	2	73,769	\$3,586,271	\$3,464,888	\$0	\$2,253,043	\$2,231,815	64.41
26	COMMERCIAL LIFE INSURANCE COMPANY*	0.0234	61	53	\$5,532	\$5,627	\$0	\$12,903	\$14,703	261.29
27	COMMERCIAL UNION INSURANCE COMPANY	0.0000	100	0	\$0	\$0	\$0	\$0	(\$1,431)	0.00
28	COMMONWEALTH LIFE INSURANCE COMPANY	0.0513	47	58	\$12,139	\$10,404	\$0	\$8,543	\$9,003	86.53
29	COMMONWEALTH NATIONAL LIFE INS CO	0.0699	44	155	\$16,558	\$16,565	\$0	\$6,313	\$6,315	38.12
30	CONTINENTAL CASUALTY COMPANY*	0.0030	83	222	\$704	\$608	\$0	\$0	(\$196)	0.00
31	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.1809	32	69	\$42,825	\$40,187	\$0	\$4,976	\$5,280	13.14
32	EQUITABLE LIFE & CASUALTY INS CO	0.2024	31	90	\$47,914	\$51,557	\$0	\$138,749	\$98,628	191.30
33	EXECUTIVE FUND LIFE INS CO	0.0074	73	8	\$1,742	\$1,766	\$0	\$3,361	\$2,945	166.76
34	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0366	54	43	\$8,672	\$8,467	\$0	\$4,394	\$2,568	30.33
35	FEDERAL LIFE INSURANCE CO MUTUAL	0.0003	98	1	\$61	\$61	\$0	\$0	\$0	0.00
36	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0048	75	9	\$1,140	\$1,161	\$0	\$1,295	\$1,237	106.55
37	FORUM INSURANCE COMPANY	0.0022	86	2	\$509	\$534	\$0	\$0	\$0	0.00
38	FREEDOM LIFE INS CO OF AMERICA	1.6397	10	1,451	\$388,155	\$389,323	\$0	\$290,200	\$333,866	85.76
39	GENERAL AMERICAN LIFE INSURANCE CO	0.1235	40	151	\$29,232	\$29,783	\$0	\$4,292	\$2,196	7.37
40	GERBER LIFE INSURANCE COMPANY	0.2977	25	460	\$70,471	\$77,593	\$0	\$23,145	\$34,621	44.62
41	GLOBE LIFE AND ACCIDENT INS CO	0.1695	33	219	\$40,124	\$41,469	\$0	\$10,331	\$7,241	17.48
42	GREAT AMERICAN LIFE INSURANCE CO	0.0013	91	1	\$302	\$316	\$0	\$1,753	\$1,778	562.66
43	GUARANTEE RESERVE LIFE INSURANCE CO	0.0000	100	33	\$0	\$0	\$0	\$0	\$0	0.00
44	GUARANTEE TRUST LIFE INSURANCE CO*	0.2041	30	435	\$48,312	\$44,211	\$0	\$29,561	\$33,648	76.11
45	HARVEST LIFE INSURANCE COMPANY THE	0.0222	62	12	\$5,255	\$6,458	\$0	\$0	\$0	0.00
46	HORACE MANN LIFE INSURANCE COMPANY	0.0062	74	11	\$1,464	\$1,320	\$0	\$0	(\$130)	0.00
47	IDS LIFE INSURANCE COMPANY	0.0005	95	1	\$111	\$111	\$0	\$0	\$0	0.00
48	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0830	42	105	\$19,651	\$22,739	\$0	\$22,786	\$22,780	100.18
49	JOHN ALDEN LIFE INSURANCE CO	0.0038	78	10	\$904	\$4,124	\$0	\$0	\$0	0.00
50	JOHN HANCOCK MUTUAL LIFE INS CO	0.0988	41	899	\$23,387	\$23,387	\$0	\$876	\$876	3.75
51	KANAWHA INSURANCE COMPANY	0.0030	82	9	\$715	\$704	\$0	\$0	\$0	0.00
52	LIFE & HEALTH INS CO OF AMERICA*	0.3217	24	114	\$76,150	\$81,044	\$0	\$28,002	\$27,032	33.35
53	LIFE INVESTORS INS CO OF AMERICA	0.0486	48	54	\$11,502	\$11,331	\$0	\$18,750	\$17,819	157.26
54	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0005	94	2	\$120	\$121	\$0	\$720	\$733	605.79
55	LONE STAR LIFE INSURANCE COMPANY*	0.0179	65	56	\$4,240	\$4,313	\$0	\$5,626	\$6,054	140.37
56	LUTHERAN BROTHERHOOD	0.0452	50	133	\$10,705	\$10,563	\$3,420	\$1,874	\$5,670	53.68
57	MEDICO LIFE INSURANCE COMPANY	0.0256	60	30	\$6,056	\$6,212	\$0	\$1,302	\$1,114	17.93
58	MEGA LIFE AND HEALTH INS CO THE	0.1386	36	138	\$32,804	\$34,490	\$0	\$15,854	\$18,946	54.93
59	METROPOLITAN LIFE INSURANCE COMPANY	0.0391	52	95	\$9,247	\$9,958	\$1,117	\$2,806	\$2,743	27.55
60	MONTGOMERY WARD LIFE INSURANCE CO	0.0381	53	63	\$9,006	\$9,130	\$0	\$3,500	\$3,148	34.48
61	MONUMENTAL LIFE INSURANCE COMPANY*	0.0026	84	3	\$625	\$666	\$0	\$0	\$0	0.00
62	MUTUAL LIFE INSURANCE CO OF NY*	0.0020	88	18	\$483	\$915	\$4	\$0	\$0	0.00
63	MUTUAL OF OMAHA INSURANCE COMPANY	1.2552	13	1,315	\$297,141	\$304,954	\$0	\$194,835	\$202,644	66.45
64	MUTUAL PROTECTIVE INS CO	0.1343	37	253	\$31,801	\$32,891	\$0	\$9,059	\$8,319	25.29
65	NATIONAL BENEFIT LIFE INSURANCE CO	0.0081	72	3	\$1,911	\$1,965	\$0	\$3,050	\$3,545	180.41
66	NATIONAL TRAVELERS LIFE COMPANY	3.2428	8	1,480	\$767,654	\$739,447	\$0	\$1,095,631	\$1,281,106	173.25
67	NATIONWIDE LIFE INSURANCE COMPANY	0.2939	26	42	\$69,582	\$43,810	\$0	\$117,832	\$121,339	276.97
68	NEW YORK LIFE INSURANCE COMPANY	0.1455	34	120	\$34,442	\$33,807	\$0	\$6,757	(\$401)	0.00
69	NORTH AMERICAN INSURANCE COMPANY	0.0000	100	0	(\$323)	\$178	\$0	\$0	(\$2,609)	0.00
70	NORTH CAROLINA MUTUAL LIFE INS CO	0.0105	68	4	\$2,486	\$2,381	\$0	\$1,769	\$1,623	68.16
71	OLD AMERICAN INSURANCE COMPANY	0.4698	21	1,531	\$111,211	\$116,847	\$0	\$160,855	\$157,620	134.89
72	PENNSYLVANIA LIFE INSURANCE COMPANY	5.5956	5	3,170	\$1,324,613	\$1,344,035	\$0	\$501,295	\$454,970	33.85
73	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0008	93	2	\$193	\$148	\$0	\$30	\$37	25.00
74	PHYSICIANS MUTUAL INSURANCE COMPANY	31.1615	1	27,144	\$7,376,637	\$7,404,147	\$0	\$3,911,330	\$3,914,202	52.86
75	PRIMERICA LIFE INSURANCE COMPANY	0.0320	56	36	\$7,576	\$7,630	\$0	\$200	\$0	0.00
76	PROVIDENT MUTUAL LIFE INS CO OF PHIL*	0.0179	65	4	\$4,240	\$4,524	\$0	\$1,020	\$967	21.37
77	PROVIDIAN LIFE AND HEALTH INSURANCE CO	1.5996	11	2,357	\$378,652	\$362,356	\$0	\$203,516	\$199,255	54.99
78	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.1276	38	321	\$30,210	\$31,111	\$4,675	\$14,204	\$14,634	47.04
79	PYRAMID LIFE INSURANCE COMPANY	0.0300	59	68	\$7,102	\$7,378	\$0	\$1,238	\$165	2.24

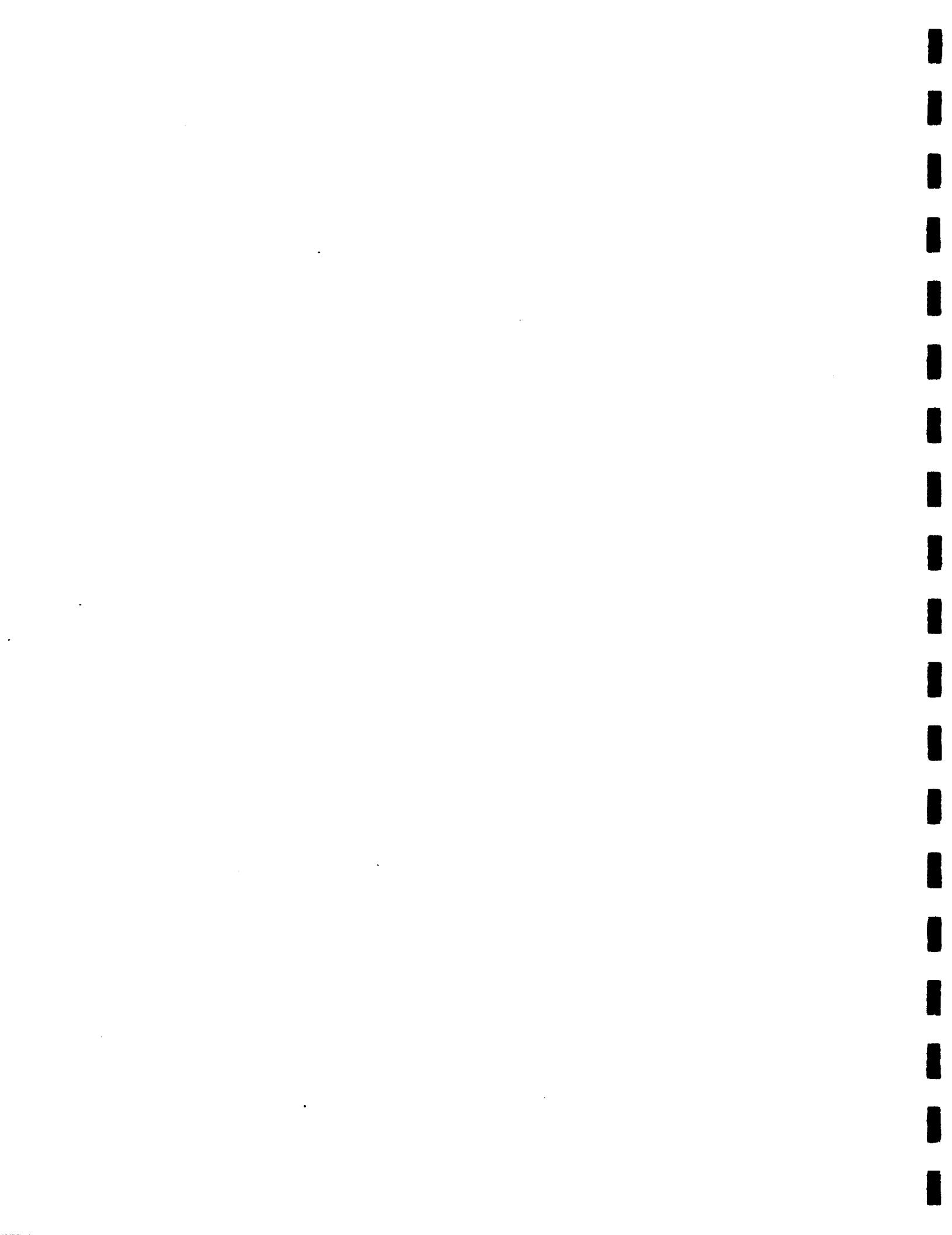
**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	RELIABLE LIFE INSURANCE COMPANY*	0.5323	20	2,439	\$126,015	\$129,553	\$0	\$53,914	\$52,294	40.36
81	RESERVE NATIONAL INSURANCE COMPANY	4.1117	7	2,705	\$973,328	\$932,749	\$0	\$445,373	\$450,898	48.34
82	SECURITY MUTUAL LIFE INS CO OF NY	0.0021	87	1	\$489	\$502	\$0	\$0	\$0	0.00
83	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0013	91	4	\$302	\$302	\$0	\$0	(\$14)	0.00
84	STANDARD LIFE AND ACCIDENT INS CO	0.6396	18	1,454	\$151,412	\$159,659	\$0	\$136,848	\$30,754	19.26
85	STATE FARM MUTUAL AUTOMOBILE INS CO	10.2229	3	17,836	\$2,419,991	\$2,479,602	\$2,344	\$1,334,137	\$1,307,265	52.72
86	TIME INSURANCE COMPANY	0.0308	57	61	\$7,293	\$7,440	\$0	\$2,530	\$3,212	43.17
87	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0014	90	5	\$320	\$329	\$0	\$0	\$0	0.00
88	TRUSTMARK INSURANCE CO (MUTUAL)	0.3272	23	346	\$77,455	\$78,416	\$0	\$58,596	\$65,293	83.26
89	UNION BANKERS INSURANCE COMPANY	0.0100	69	22	\$2,363	\$4,266	\$0	\$0	\$0	0.00
90	UNION FIDELITY LIFE INSURANCE CO	0.3842	22	781	\$90,948	\$92,822	\$0	\$62,824	\$71,745	77.29
91	UNION LABOR LIFE INSURANCE COMPANY	0.0034	80	2	\$801	\$982	\$0	\$0	\$0	0.00
92	UNITED AMERICAN INSURANCE COMPANY	0.7888	16	475	\$186,722	\$178,265	\$0	\$73,271	\$71,111	39.89
93	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.2245	29	87	\$53,156	\$53,371	\$0	\$30,936	\$23,256	43.57
94	UNITED WORLD LIFE INSURANCE COMPANY	0.0002	99	1	\$59	\$67	\$0	\$0	(\$16)	0.00
95	USAA LIFE INSURANCE COMPANY	0.0544	46	42	\$12,889	\$12,600	\$0	\$26,500	\$36,810	292.14
96	VETERANS LIFE INS CO	0.1261	39	387	\$29,847	\$30,832	\$0	\$14,517	\$8,838	28.67
97	VULCAN LIFE INSURANCE COMPANY	0.0095	70	10	\$2,246	\$2,173	\$0	\$501	\$429	19.74
98	WASHINGTON NATIONAL INS CO	0.7219	17	852	\$170,898	\$173,871	\$0	\$49,880	\$0	0.00
99	WESTERN FIDELITY INSURANCE COMPANY	0.0197	63	0	\$4,653	\$4,662	\$0	\$0	\$0	0.00
100	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0045	77	4	\$1,066	\$1,094	\$0	\$0	\$152	13.89
101	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.1414	35	82	\$33,482	\$33,614	\$1,893	\$6,445	\$6,960	20.71
102	WORLD INSURANCE COMPANY	0.0305	58	33	\$7,230	\$7,551	\$0	\$28,647	\$19,898	263.51
TOTAL		100.000		191,753	\$23,672,273	\$23,564,718	\$13,453	\$13,005,879	\$12,984,759	55.10

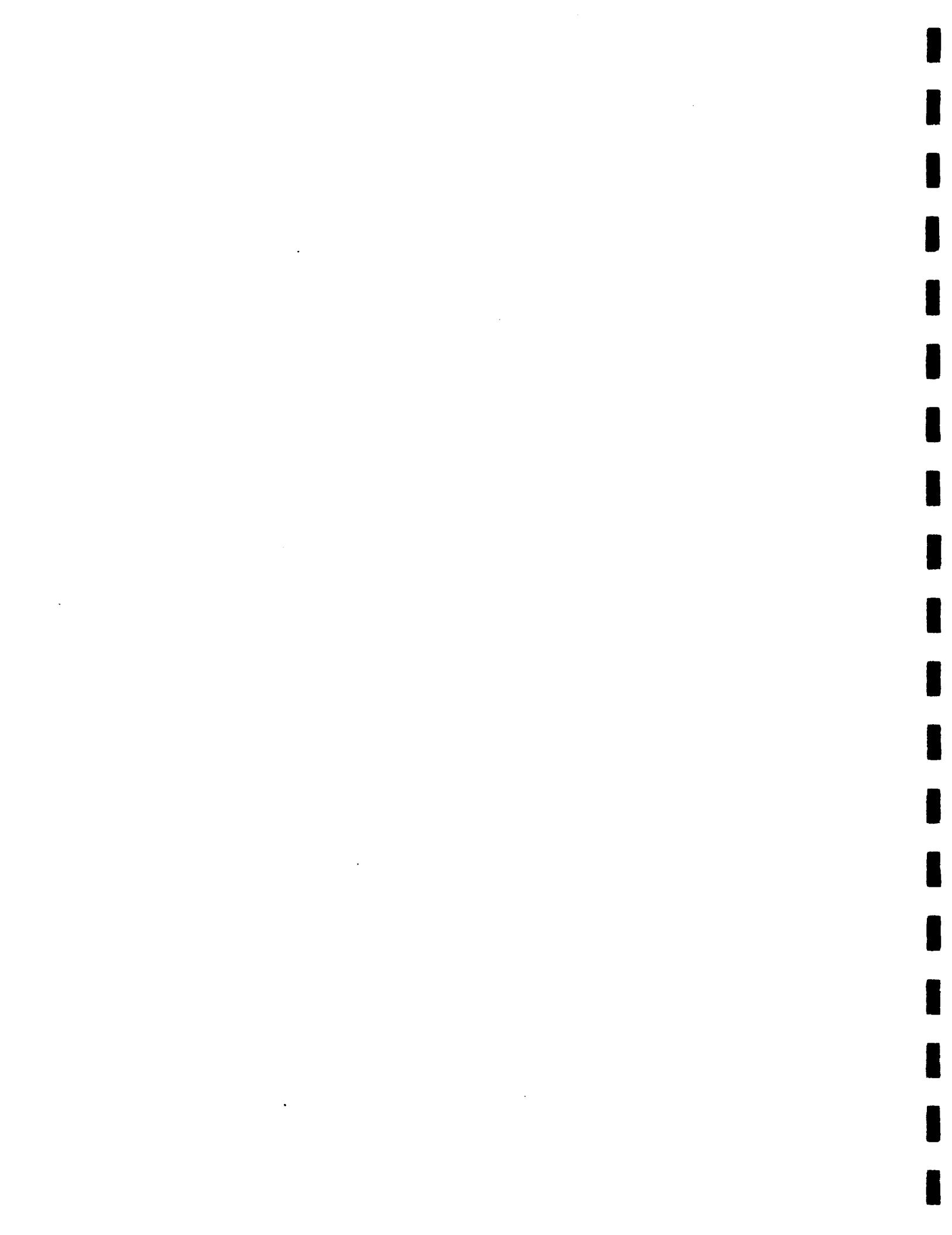
**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SHORT TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0000	14	37	(\$733)	\$3,558	\$0	\$1,106	(\$4,322)	0.00
2	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	2.3682	9	4,539	\$231,022	\$264,902	\$0	\$44,520	\$65,000	24.54
3	AMERICAN NATIONAL INSURANCE COMPANY*	5.4074	5	3,264	\$527,506	\$271,847	\$0	\$121,627	\$153,241	56.37
4	ASSOCIATES FINANCIAL LIFE INS CO	7.8603	3	4,941	\$766,796	\$849,262	\$0	\$212,309	\$311,886	36.72
5	CENTRAL STATES HEALTH & LIFE CO	2.6061	8	1,791	\$254,235	\$216,409	\$0	\$74,874	\$68,474	31.64
6	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	1.9153	10	1,101	\$186,846	\$123,699	\$0	\$50,861	\$78,486	63.45
7	GENERAL FIDELITY LIFE INSURANCE CO	1.7108	11	1,295	\$166,892	\$129,226	\$0	\$34,627	\$27,677	21.42
8	GLOBE LIFE AND ACCIDENT INS CO	0.0000	14	14	(\$42)	\$1,348	\$0	\$18,140	(\$14,178)	0.00
9	GUARANTEE TRUST LIFE INSURANCE CO*	22.2983	2	6,537	\$2,175,255	\$1,397,564	\$0	\$345,750	\$473,788	33.90
10	HERITAGE LIFE INSURANCE COMPANY	1.1312	12	3,174	\$110,351	\$222,842	\$0	\$136,255	\$107,666	48.31
11	LINCOLN BENEFIT LIFE COMPANY	39.3632	1	2,591	\$3,839,978	\$3,839,978	\$0	\$522,171	\$761,392	19.83
12	NEW AMERICAN LIFE INSURANCE COMPANY	0.0000	14	18	(\$57)	\$1,561	\$0	\$6,260	\$2,712	173.73
13	OLD UNITED LIFE INSURANCE COMPANY	7.0991	4	2,942	\$692,534	\$461,141	\$0	\$138,703	\$187,616	40.69
14	OLD WESTERN LIFE INS CO	3.0771	7	6,922	\$300,179	\$1,071,807	\$0	\$544,343	\$378,505	35.31
15	PROTECTIVE LIFE INSURANCE COMPANY	1.1025	13	20	\$107,551	\$9,480	\$0	\$0	\$4,511	47.58
16	RELIABLE LIFE INSURANCE COMPANY*	0.0000	14	664	(\$12,157)	\$158,848	\$0	\$131,686	\$131,686	82.90
17	STATE FARM MUTUAL AUTOMOBILE INS CO	4.1944	6	4,175	\$409,171	\$386,560	\$0	\$210,577	\$247,462	64.02
18	TRANSPORT LIFE INSURANCE COMPANY	0.0000	14	1	(\$52)	\$185	\$0	\$0	(\$20)	0.00
19	WINTERTHUR LIFE RE INSURANCE CO	0.0000	14	47	(\$24)	\$6,746	\$0	\$0	\$0	0.00
TOTAL		100.000		44,073	\$9,755,251	\$9,416,963	\$0	\$2,593,809	\$2,981,582	31.66



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL STOP LOSS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BERKSHIRE LIFE INSURANCE COMPANY	100.000	1	1	\$272	\$103	\$0	\$0	\$0	0.00
	TOTAL	100.000		1	\$272	\$103	\$0	\$0	\$0	0.00



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACACIA MUTUAL LIFE INSURANCE CO	0.0001	340	0	\$519	\$519	\$33	\$0	\$0	0.00
2	AETNA LIFE INS AND ANNUITY CO*	0.0008	274	3	\$6,078	\$5,913	\$0	\$1,741	\$1,884	31.86
3	AETNA LIFE INSURANCE COMPANY*	0.0391	123	251	\$298,793	\$304,997	\$0	\$222,432	\$216,827	71.09
4	AID ASSOCIATION FOR LUTHERANS	0.6841	31	5,181	\$5,234,021	\$5,189,949	\$0	\$2,417,396	\$2,553,980	49.40
5	AIG LIFE INSURANCE COMPANY	0.0044	218	166	\$33,714	\$44,634	\$0	\$725	\$1,714	3.84
6	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0162	160	556	\$124,150	\$128,344	\$0	\$43,500	\$38,072	29.66
7	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0173	156	92	\$132,367	\$132,647	\$0	\$3,539	\$7,983	6.02
8	ALLIED LIFE INS CO	0.0120	172	99	\$91,789	\$79,980	\$0	\$3,058	(\$1,333)	0.00
9	ALLMERICA FINANCIAL LIFE INS & ANNUITY	0.0867	98	754	\$663,117	\$663,491	\$0	\$34,982	\$73,938	11.14
10	ALLSTATE LIFE INS CO OF NEW YORK	0.0001	338	9	\$531	\$538	\$0	\$0	\$0	0.00
11	ALLSTATE LIFE INSURANCE COMPANY	0.0014	255	138	\$10,888	\$10,931	\$0	\$2,460	\$2,502	22.89
12	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.0316	129	4,622	\$241,639	\$286,786	\$0	\$49,590	\$66,078	23.04
13	AMERICAN CASUALTY CO OF READING PA	0.0000	348	13	\$379	\$443	\$0	\$0	\$0	0.00
14	AMERICAN COMBINED LIFE INS CO	0.0093	186	179	\$71,110	\$71,827	\$0	\$80,995	\$61,611	85.78
15	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0241	140	112	\$184,193	\$181,948	\$0	\$112,321	\$117,218	64.42
16	AMERICAN CONTINENTAL LIFE INS CO	0.0002	320	1	\$1,179	\$1,179	\$0	\$5,948	\$4,297	364.46
17	AMERICAN EMPLOYERS INSURANCE CO	0.0000	357	1	\$221	\$220	\$0	\$0	\$5,342	2428.18
18	AMERICAN FAMILY LIFE ASSUR CO GA	1.4407	16	104,814	\$11,022,377	\$11,132,162	\$0	\$4,758,535	\$4,961,634	44.57
19	AMERICAN FAMILY MUTUAL INS CO	4.2846	5	27,977	\$32,779,698	\$33,221,665	\$0	\$22,891,693	\$22,342,946	67.25
20	AMERICAN FIDELITY ASSURANCE COMPANY	0.0959	92	4,475	\$733,466	\$730,159	\$0	\$255,085	\$94,782	12.98
21	AMERICAN FRANKLIN LIFE INS CO THE	0.0021	242	22	\$16,256	\$16,666	\$0	\$0	\$2,391	14.35
22	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.4056	40	24,260	\$3,103,310	\$3,121,796	\$0	\$2,217,096	\$2,147,744	68.80
23	AMERICAN GENERAL LIFE INSURANCE CO	0.0000	350	1	\$353	\$355	\$0	\$0	\$0	0.00
24	AMERICAN HARDWARE MUTUAL INS CO	0.0017	250	3	\$13,050	\$13,059	\$0	\$9,885	\$10,999	84.23
25	AMERICAN HEALTH & LIFE INSURANCE CO	0.0003	305	.47	\$2,093	\$2,112	\$0	\$1,060	\$995	47.11
26	AMERICAN HERITAGE LIFE INSURANCE CO	0.1241	80	4,035	\$949,157	\$933,674	\$0	\$161,745	\$162,904	17.45
27	AMERICAN HOME ASSURANCE COMPANY	0.0007	277	8	\$5,631	\$7,134	\$0	\$0	\$138	1.93
28	AMERICAN HOME LIFE INSURANCE CO	0.0005	289	62	\$4,057	\$4,119	\$0	\$4,935	\$1,283	31.15
29	AMERICAN INCOME LIFE INSURANCE CO	0.1619	72	12,234	\$1,238,528	\$1,238,127	\$0	\$500,881	\$616,411	49.79
30	AMERICAN INSURANCE CO OF TEXAS*	0.0181	154	861	\$138,417	\$147,229	\$0	\$64,592	\$64,778	44.00
31	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0000	369	3	\$114	\$486	\$0	\$0	\$0	0.00
32	AMERICAN LIFE & HEALTH INS CO	0.0003	303	321	\$2,468	\$2,468	\$0	\$0	\$0	0.00
33	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0013	258	302	\$10,001	\$10,317	\$0	\$1,200	(\$762)	0.00
34	AMERICAN NATIONAL INSURANCE COMPANY*	0.2063	60	6,220	\$1,578,325	\$1,334,832	\$0	\$839,618	\$827,736	62.01
35	AMERICAN NATIONAL LIFE INS OF TX	0.0091	187	34	\$69,929	\$70,700	\$0	\$20,274	\$19,725	27.90
36	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0144	166	0	\$110,186	\$110,186	\$0	\$88,140	\$88,140	79.99
37	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0047	214	46	\$35,837	\$28,143	\$0	\$14,619	\$14,619	51.95
38	AMERICAN PUBLIC LIFE INSURANCE CO	0.0208	147	679	\$159,508	\$160,538	\$0	\$102,087	\$92,182	57.42
39	AMERICAN REPUBLIC INSURANCE COMPANY	1.8296	12	16,564	\$13,997,226	\$13,675,390	\$0	\$8,728,974	\$8,501,705	62.17
40	AMERICAN SLOVENIAN CATHOLIC UNION	0.0001	341	57	\$510	\$510	\$0	\$187	\$187	36.67
41	AMERICAN STATES INSURANCE COMPANY*	0.0416	120	340	\$317,954	\$334,758	\$0	\$346,793	\$189,207	56.52
42	AMERICAN STATES LIFE INSURANCE CO	0.0007	279	15	\$5,410	\$5,410	\$0	\$0	\$0	0.00
43	AMERICAN TRAVELLERS LIFE INS CO	0.9118	25	7,078	\$6,976,148	\$6,652,957	\$0	\$2,907,177	\$4,073,525	61.23
44	AMERICAN UNION LIFE INSURANCE CO	0.0034	225	11	\$26,360	\$27,358	\$0	\$45,691	(\$98,411)	0.00
45	AMERICAN UNITED LIFE INSURANCE CO	0.0121	171	57	\$92,197	\$91,780	\$0	\$80,352	\$126,355	137.67
46	AMERITAS LIFE INSURANCE CORP	0.0015	252	54	\$11,853	\$49,887	\$0	\$7,685	(\$10,563)	0.00
47	AMERUS LIFE INSURANCE COMPANY	0.0039	221	55	\$29,784	\$30,217	\$0	\$9,179	(\$129)	0.00
48	AMEX ASSURANCE COMPANY	0.0001	345	0	\$391	(\$6,828)	\$0	\$0	(\$129)	0.00
49	AMEX LIFE INSURANCE CO	1.5592	13	11,682	\$11,928,642	\$11,532,771	\$0	\$2,480,970	\$5,125,828	44.44
50	ANTHEM CASUALTY INSURANCE COMPANY	0.0000	381	0	\$0	\$0	\$0	\$5,200	\$4,830	0.00
51	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.0010	265	2	\$7,479	\$8,043	\$0	\$17,416	\$20,566	255.70
52	ANTHEM LIFE INSURANCE COMPANY	0.1376	77	784	\$1,052,902	\$1,033,227	\$0	\$750,940	\$723,621	70.04
53	ASSOCIATES INSURANCE COMPANY	0.0004	300	192	\$3,000	\$2,753	\$0	\$0	(\$1,137)	0.00
54	ATLANTA LIFE INSURANCE COMPANY	0.0063	207	0	\$48,508	\$16,061	\$0	\$5,739	\$5,563	34.64
55	AUTO CLUB LIFE INS CO	0.0060	208	1,045	\$45,990	\$47,617	\$0	\$41,430	\$19,153	40.22
56	AUTO OWNERS LIFE INSURANCE COMPANY	0.0075	200	80	\$57,183	\$57,361	\$0	\$41,184	\$28,474	49.64
57	BALTIMORE LIFE INS CO THE	0.0000	380	0	\$8	\$8	\$0	\$0	\$0	0.00
58	BANKERS COMMERCIAL LIFE INS CO	0.0430	119	923	\$329,067	\$329,067	\$0	\$89,521	\$89,521	27.20
59	BANKERS FIDELITY LIFE INSURANCE CO	0.1740	64	1,234	\$1,330,925	\$1,367,399	\$0	\$1,092,522	\$1,023,733	74.87
60	BANKERS LIFE AND CASUALTY COMPANY	5.6274	4	46,453	\$43,052,836	\$43,341,472	\$5,061	\$29,385,959	\$29,529,118	68.13
61	BANKERS MULTIPLE LINE INSURANCE CO	0.0472	115	290	\$361,472	\$289,881	\$0	\$282,860	\$207,820	71.69
62	BANKERS NATIONAL LIFE INS CO	0.0000	381	0	\$0	\$0	\$0	\$600	\$0	0.00
63	BANKERS SECURITY LIFE INS SOCIETY	0.0005	293	0	\$3,595	\$3,891	\$0	\$0	\$0	0.00
64	BANKERS UNITED LIFE INSURANCE CO	0.3180	46	3,094	\$2,432,632	\$2,393,330	\$0	\$512,167	\$874,325	36.53
65	BANNER LIFE INS CO	0.0001	344	1	\$395	\$0	\$0	\$370	\$348	0.00
66	BENEFICIAL STANDARD LIFE INS CO*	0.0058	211	592	\$44,210	\$45,040	\$0	\$20,439	\$17,833	39.59
67	BERKSHIRE LIFE INSURANCE COMPANY	0.0100	181	112	\$76,309	\$73,930	\$0	\$23,063	\$22,948	31.04
68	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	10.3264	2	75,803	\$79,017,934	\$79,705,390	\$0	\$64,377,508	\$64,582,999	81.00
69	BLUE CROSS & BLUE SHIELD OF MO	18.2297	1	76,788	\$139,467,480	\$139,840,892	\$0	\$101,790,195	\$102,254,703	73.12
70	BUSINESS MENS ASSURANCE CO OF AMERICA	0.0668	107	860	\$510,992	\$528,850	\$0	\$397,192	\$398,631	75.38
71	CAPITOL AMERICAN LIFE INSURANCE COMPANY	1.4037	17	23,168	\$10,739,245	\$10,755,935	\$0	\$2,108,599	\$2,204,287	20.49
72	CATHOLIC KNIGHTS OF AMERICA THE	0.0015	254	126	\$11,499	\$10,885	\$0	\$7,022	\$8,600	79.01
73	CELTIC LIFE INSURANCE COMPANY THE	0.0180	155	203	\$137,659	\$129,638	\$0	\$104,689	\$98,692	76.13
74	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.0010	262	17	\$7,734	\$4,040	\$0	\$0	\$1,911	47.30
75	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0011	261	11	\$8,110	\$9,729	\$0	\$74,488	\$84,685	870.44
76	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.0024	236	13	\$18,316	\$18,316	\$0	\$29,043	\$29,043	158.57
77	CENTRAL SECURITY LIFE INSURANCE CO	0.0167	157	157	\$127,614	\$127,940	\$0	\$95,577	\$65,621	51.29
78	CENTRAL STATES HEALTH & LIFE CO	0.3076	50	4,963	\$2,353,469	\$2,276,495	\$0	\$1,702,515	\$1,645,359	72.28
79	CENTRAL UNITED LIFE INSURANCE CO*	0.0950	93	2,003	\$726,659	\$717,829	\$0	\$705,140	\$693,491	96.61

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	CENTURY LIFE OF AMERICA	0.0013	257	65	\$10,015	\$10,630	\$0	\$8,494	\$4,299	40.44
81	CERTIFIED LIFE INS CO	0.0090	189	106	\$68,795	\$71,010	\$0	\$52,861	\$45,627	64.25
82	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	0.0244	139	1,101	\$186,846	\$123,699	\$0	\$50,861	\$78,486	63.45
83	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.0000	373	5	\$68	\$65	\$0	\$0	\$0	0.00
84	CHRISTIAN FIDELITY LIFE INSURANCE CO	1.5289	15	12,192	\$11,696,973	\$11,520,417	\$0	\$8,736,253	\$9,123,397	79.19
85	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0006	284	7	\$4,659	\$4,659	\$0	\$1,992	\$1,992	42.76
86	CHUBB LIFE INS CO OF AM	0.0250	138	220	\$191,363	\$190,845	\$0	\$85,066	\$55,390	29.02
87	CINCINNATI LIFE INSURANCE COMPANY THE	0.0009	266	39	\$7,253	\$8,333	\$0	\$4,721	\$5,433	65.20
88	CITIZENS SECURITY LIFE INS CO	0.0000	347	3	\$382	\$386	\$0	\$0	\$0	0.00
89	COLONIAL LIFE & ACCIDENT INS CO	0.7447	30	29,505	\$5,697,740	\$5,726,701	\$0	\$1,828,285	\$2,036,946	35.60
90	COLONIAL PENN FRANKLIN INSURANCE CO	0.0004	294	7	\$3,314	\$3,756	\$0	\$12,215	\$6,692	178.17
91	COLONIAL PENN INSURANCE COMPANY	0.0000	364	1	\$160	\$243	\$0	\$0	(\$32)	0.00
92	COLONIAL PENN LIFE INSURANCE CO	0.2268	55	1,495	\$1,735,492	\$1,827,762	\$0	\$1,232,502	\$1,178,669	64.49
93	COLORADO BANKERS LIFE INS CO*	0.0000	381	0	\$0	\$0	\$0	\$1,033	\$0	0.00
94	COLUMBIA UNIVERSAL LIFE INS CO	0.0065	204	329	\$49,433	\$50,370	\$0	\$16,791	\$12,781	25.37
95	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0000	363	1	\$171	\$171	\$0	\$0	\$0	0.00
96	COLUMBUS LIFE INSURANCE CO	0.0004	295	12	\$3,252	\$3,456	\$0	\$0	\$0	0.00
97	COMBINED INSURANCE CO OF AMERICA	2.1987	8	222,981	\$16,821,221	\$16,963,826	\$51,165	\$6,832,953	\$8,494,639	50.08
98	COMMERCIAL LIFE INSURANCE COMPANY*	0.0414	121	575	\$316,903	\$317,117	\$0	\$259,661	\$370,035	116.69
99	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0051	213	1,333	\$38,848	\$40,122	\$0	\$16,563	\$14,544	36.25
100	COMMERCIAL UNION INSURANCE COMPANY	0.0000	381	0	\$0	\$0	\$0	\$0	(\$1,431)	0.00
101	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0003	308	4	\$1,983	\$1,932	\$0	\$13,500	\$7,297	377.69
102	COMMONWEALTH LIFE INSURANCE COMPANY	0.0110	177	269	\$84,282	\$72,235	\$0	\$203,477	\$214,446	296.87
103	COMMONWEALTH NATIONAL LIFE INS CO	0.3450	44	8,204	\$2,639,765	\$2,640,858	\$0	\$1,004,621	\$1,004,966	38.05
104	COMPANION LIFE INSURANCE COMPANY*	0.0088	191	224	\$67,465	\$67,504	\$0	\$65,871	\$66,523	98.55
105	CONGRESS LIFE INSURANCE COMPANY	0.0000	373	2	\$68	\$68	\$0	\$0	\$0	0.00
106	CONNECTICUT GENERAL LIFE INS CO	0.0903	97	592	\$690,831	\$721,559	\$0	\$248,127	\$307,968	42.68
107	CONNECTICUT MUTUAL LIFE INS CO	0.3090	48	2,902	\$2,364,287	\$2,354,991	\$0	\$831,949	\$833,817	35.26
108	CONNECTICUT NATIONAL LIFE INS CO*	0.0006	275	4	\$5,919	\$5,919	\$0	\$0	\$0	0.00
109	CONTINENTAL ASSURANCE COMPANY	0.0831	101	550	\$636,128	\$608,614	\$0	\$125,302	\$455,071	74.77
110	CONTINENTAL CASUALTY COMPANY*	0.3826	42	3,186	\$2,927,395	\$1,879,176	\$0	\$1,032,895	\$1,332,137	70.89
111	CONTINENTAL GENERAL INSURANCE CO	0.2675	53	1,658	\$2,046,290	\$1,991,658	\$0	\$1,382,026	\$1,376,620	69.12
112	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.2399	54	1,853	\$1,835,329	\$1,805,636	\$0	\$968,851	\$1,056,534	58.51
113	CONTINENTAL LIFE INSURANCE COMPANY	0.0091	188	237	\$69,554	\$70,209	\$0	\$21,614	\$22,055	31.41
114	CONTINENTAL WESTERN LIFE INS CO	0.0020	244	89	\$15,061	\$15,074	\$0	\$14,196	\$14,924	99.00
115	COUNTRY LIFE INSURANCE COMPANY	0.0618	108	492	\$473,029	\$477,954	\$0	\$283,034	\$301,312	63.04
116	COVENTRY HEALTH AND LIFE INSURANCE CO	0.0090	190	0	\$68,667	\$68,667	\$0	\$15,021	\$15,021	21.88
117	CROATIAN CATHOLIC UNION OF USA	0.0000	373	10	\$68	\$68	\$0	\$150	\$150	220.59
118	CROATIAN FRATERNAL UNION OF AMERICA	0.0004	299	160	\$3,002	\$3,002	\$0	\$2,261	\$2,261	75.32
119	CROWN LIFE INSURANCE COMPANY*	0.0229	142	139	\$175,536	\$223,865	\$0	\$191,710	\$377,060	168.43
120	CSA FRATERNAL LIFE	0.0000	356	0	\$234	\$273	\$0	\$104	\$104	38.10
121	EBPLIFE INSURANCE COMPANY	0.0022	241	0	\$16,568	\$6,296	\$0	\$3,905	\$6,954	110.45
122	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0007	281	22	\$5,061	\$5,158	\$0	\$802	\$802	15.55
123	EMPLOYERS LIFE INS CO OF WAUSAU	0.0004	297	1	\$3,121	\$3,031	\$0	\$0	\$0	0.00
124	EMPLOYERS MODERN LIFE COMPANY	0.0035	224	172	\$26,396	\$27,148	\$0	\$7,194	\$4,531	16.69
125	EPIC LIFE INSURANCE COMPANY THE	0.0000	381	555	\$0	\$0	\$0	\$0	\$0	0.00
126	EQUITABLE LIFE & CASUALTY INS CO	1.9724	10	11,725	\$15,090,202	\$15,431,564	\$0	\$11,496,867	\$11,391,256	73.82
127	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.2111	58	1,307	\$1,614,876	\$1,653,986	\$0	\$902,410	\$878,315	53.10
128	EQUITABLE LIFE INSURANCE CO OF IOWA	0.0012	259	0	\$9,520	\$9,799	\$0	\$11,089	(\$26,623)	0.00
129	EQUITABLE RESERVE ASSOCIATION	0.0000	366	1	\$146	\$146	\$0	\$0	\$0	0.00
130	EXECUTIVE FUND LIFE INS CO	0.0072	201	247	\$55,340	\$56,086	\$0	\$106,745	\$93,533	166.77
131	FAMILY BENEFIT LIFE INSURANCE CO	0.0008	276	373	\$5,896	\$5,896	\$0	\$1,850	\$2,000	33.92
132	FAMILY HERITAGE LIFE INS CO OF AMERICA	0.0064	206	129	\$48,960	\$48,791	\$0	\$31,088	\$30,831	63.19
133	FAMILY LIFE INSURANCE COMPANY*	0.0025	235	233	\$19,046	\$19,301	\$0	\$12,180	\$7,159	37.09
134	FARM BUREAU LIFE INS CO OF MISSOURI	0.0084	193	190	\$64,111	\$64,246	\$0	\$160,291	\$361,565	562.78
135	FARMERS MUTUAL HAIL INS CO OF IOWA	0.0001	333	40	\$600	\$607	\$0	\$0	\$0	0.00
136	FARMERS NEW WORLD LIFE INSURANCE CO	0.0006	283	33	\$4,701	\$4,957	\$0	\$0	\$0	0.00
137	FARMLAND MUTUAL INSURANCE COMPANY	0.0000	381	0	(\$59)	\$0	\$0	\$26,150	\$0	0.00
138	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0164	159	909	\$125,598	\$184,941	\$0	\$123,879	\$60,558	32.74
139	FEDERAL INSURANCE COMPANY	0.0006	285	0	\$4,590	\$4,545	\$0	\$0	\$378	8.32
140	FEDERAL LIFE INSURANCE CO MUTUAL	0.0002	318	351	\$1,468	\$1,544	\$0	\$4,911	\$1,494	96.76
141	FEDERATED LIFE INSURANCE COMPANY	0.0339	126	0	\$259,476	\$0	\$0	\$137,624	\$0	0.00
142	FEDERATED MUTUAL INSURANCE COMPANY	0.0273	134	69	\$208,524	\$214,183	\$0	\$397,849	\$387,525	180.93
143	FIDELITY SECURITY LIFE INSURANCE CO*	0.0005	292	36	\$3,615	\$3,786	\$0	\$429	\$461	12.18
144	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.0036	222	83	\$27,264	\$27,464	\$0	\$31,650	\$34,603	125.99
145	FIRST COLONY LIFE INSURANCE COMPANY	0.0000	367	2	\$139	\$140	\$0	\$0	\$0	0.00
146	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0002	311	11	\$1,878	\$1,913	\$0	\$1,295	\$1,237	64.66
147	FORD LIFE INSURANCE COMPANY	0.0052	212	110	\$39,751	\$40,519	\$0	\$30,625	\$30,367	74.95
148	FORT DEARBORN LIFE INS CO	0.0002	314	13	\$1,631	\$1,631	\$0	\$0	\$0	0.00
149	FORUM INSURANCE COMPANY	0.0001	327	6	\$860	\$902	\$0	\$144	\$137	15.19
150	FRANKLIN LIFE INS CO	0.1049	90	1,530	\$802,558	\$808,447	\$0	\$274,111	\$572,579	70.82
151	FREEDOM LIFE INS CO OF AMERICA	0.0507	113	1,451	\$388,155	\$389,323	\$0	\$290,200	\$333,866	85.76
152	FRONTIER NATIONAL LIFE INSURANCE CO	0.0001	330	0	\$672	\$668	\$0	\$0	\$0	0.00
153	GENERAL AMERICAN LIFE INSURANCE CO	0.3207	45	2,769	\$2,453,580	\$2,499,470	\$1,254	\$785,021	\$911,247	36.46
154	GENERAL FIDELITY LIFE INSURANCE CO	0.0216	144	1,295	\$166,892	\$129,226	\$0	\$34,627	\$27,677	21.42
155	GERBER LIFE INSURANCE COMPANY	0.0200	149	578	\$152,933	\$162,550	\$0	\$103,528	\$87,916	54.09
156	GLOBE LIFE AND ACCIDENT INS CO	0.1688	68	4,340	\$1,291,433	\$1,334,444	\$0	\$844,946	\$711,532	53.32
157	GOLDEN RULE INSURANCE COMPANY	0.0271	27	3,586	\$6,328,122	\$6,398,404	\$0	\$4,882,508	\$4,776,924	74.66

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
158	GOVERNMENT EMPLOYEES INSURANCE CO	0.0002	310	27	\$1,909	\$1,893	\$0	\$0	(\$97)	0.00
159	GREAT AMERICAN LIFE INSURANCE CO	0.0005	291	12	\$3,740	\$3,921	\$0	\$1,753	\$1,778	45.35
160	GREAT AMERICAN RESERVE INS CO	0.0034	226	57	\$26,069	\$26,490	\$0	\$4,152	\$10,653	40.22
161	GREAT WEST LIFE & ANNUITY INS CO*	0.0021	243	0	\$15,704	\$0	\$0	\$0	\$0	0.00
162	GREAT WEST LIFE ASSURANCE COMPANY*	0.0212	145	245	\$162,046	\$149,818	\$0	\$120,289	\$99,636	66.50
163	GRINNELL LIFE INSURANCE COMPANY	0.0006	286	4	\$4,378	\$4,436	\$0	\$0	\$0	0.00
164	GUARANTEE LIFE INSURANCE COMPANY	0.0007	278	19	\$5,488	\$5,488	\$0	\$21,067	\$21,200	386.30
165	GUARANTEE RESERVE LIFE INSURANCE CO	0.0059	209	1,176	\$45,154	\$46,931	\$0	\$19,568	\$9,901	21.10
166	GUARANTEE TRUST LIFE INSURANCE CO*	0.7450	29	15,353	\$5,699,607	\$5,207,019	\$0	\$2,995,371	\$2,746,730	52.75
167	GUARANTY NATIONAL LIFE INSURANCE CO	0.0000	377	2	\$56	\$52	\$0	\$0	\$0	0.00
168	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.1104	86	764	\$844,438	\$713,615	\$4,793	\$410,473	\$1,272,409	178.30
169	GULF INSURANCE COMPANY	0.1076	88	0	\$823,535	\$823,535	\$0	\$92,000	\$92,000	11.17
170	HARTFORD LIFE AND ACCIDENT INS CO*	0.0112	175	26	\$85,799	\$67,355	\$0	(\$5,881)	\$49,070	72.85
171	HARTFORD LIFE INSURANCE CO	0.0045	216	507	\$34,658	\$29,742	\$0	\$5,540	\$4,402	14.80
172	HARVEST LIFE INSURANCE COMPANY THE	0.1648	69	2,053	\$1,260,805	\$1,300,886	\$0	\$576,917	\$723,003	55.58
173	HAWKEYE NATIONAL LIFE INS CO	0.0001	343	7	\$396	\$492	\$0	\$0	\$0	0.00
174	HEALTH AND LIFE INSURANCE CO OF AMERICA	0.0065	203	30	\$49,744	\$54,304	\$0	\$24,077	\$22,352	41.16
175	HEALTH INSURANCE OF VERMONT INC	0.0097	183	156	\$74,403	\$75,277	\$0	\$6,275	\$7,320	9.72
176	HEALTHY ALLIANCE LIFE INSURANCE CO	5.7193	3	78,227	\$43,756,133	\$46,808,608	\$0	\$32,502,844	\$43,625,907	93.20
177	HERITAGE LIFE INSURANCE COMPANY	0.0155	163	3,304	\$118,825	\$226,286	\$0	\$136,255	\$107,828	47.65
178	HOME INSURANCE COMPANY THE	0.0002	313	17	\$1,772	\$2,351	\$0	\$0	(\$194)	0.00
179	HORACE MANN LIFE INSURANCE COMPANY	0.0035	223	147	\$26,457	\$27,197	\$0	\$24,033	\$23,871	87.77
180	HUMANA INSURANCE COMPANY	0.4517	37	6,334	\$3,456,110	\$3,500,212	\$0	\$3,116,289	\$2,859,240	81.69
181	IDEALIFE INSURANCE COMPANY	0.1189	81	767	\$909,878	\$971,674	\$0	\$668,286	\$668,113	68.76
182	IDS LIFE INSURANCE COMPANY	0.3057	51	3,451	\$2,338,678	\$2,339,068	\$0	\$343,532	\$892,455	38.15
183	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.1689	67	5,565	\$1,292,520	\$1,255,648	\$0	\$832,712	\$809,340	72.42
184	INDEPENDENT ORDER OF FORESTERS THE	0.0023	238	183	\$17,711	\$17,711	\$178	\$7,990	\$7,990	45.11
185	INDIANAPOLIS LIFE INSURANCE CO	0.0106	179	150	\$81,411	\$83,168	\$0	\$83,462	\$116,431	139.99
186	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0069	202	283	\$52,967	\$61,291	\$0	\$61,417	\$61,401	100.18
187	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0002	312	21	\$1,801	\$1,902	\$0	\$478	\$478	25.13
188	INTEGRITY NATIONAL LIFE INS CO	0.1176	84	0	\$899,835	\$988,465	\$0	\$686,654	\$496,745	55.29
189	INTERCONTINENTAL LIFE INSURANCE CO	0.0001	321	3	\$1,095	\$1,174	\$0	\$2,403	\$2,574	219.25
190	INVESTORS HERITAGE LIFE INSURANCE CO	0.0013	256	7	\$10,134	\$13,114	\$0	\$8,945	\$8,587	65.48
191	INVESTORS INSURANCE CORPORATION	0.0001	334	1	\$598	\$598	\$0	\$0	(\$900)	0.00
192	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0009	267	69	\$7,148	\$7,338	\$0	\$22,784	\$0	0.00
193	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0083	194	578	\$63,592	\$64,387	\$0	\$124,773	\$123,072	191.14
194	J C PENNEY LIFE INSURANCE COMPANY	0.4643	35	9,894	\$3,552,103	\$3,523,878	\$0	\$1,187,415	\$1,307,647	37.11
195	JEFFERSON PILOT LIFE INS CO	0.0159	161	198	\$121,993	\$120,801	\$0	\$44,815	\$38,731	32.06
196	JOHN ALDEN LIFE INSURANCE CO	0.0524	112	418	\$400,590	\$345,240	\$0	\$15,145	\$8,294	2.40
197	JOHN HANCOCK MUTUAL LIFE INS CO	0.2074	59	2,488	\$1,587,046	\$1,583,707	\$1,498	\$124,359	\$221,706	14.00
198	KANAWHA INSURANCE COMPANY	0.0112	176	465	\$85,682	\$84,561	\$0	\$17,620	\$17,303	20.46
199	KANSAS CITY LIFE INSURANCE CO	0.0044	217	135	\$33,789	\$32,486	\$0	\$11,680	\$7,312	22.51
200	KNIGHTS OF COLUMBUS	0.0190	153	231	\$145,093	\$145,093	\$0	\$51,953	\$51,953	35.81
201	LAFAYETTE LIFE INSURANCE CO THE	0.0004	298	8	\$3,103	\$3,144	\$76	\$854	\$1,021	32.47
202	LAMAR LIFE INSURANCE COMPANY	0.0022	240	5	\$16,918	\$16,918	\$0	\$915	\$915	5.41
203	LIBERTY LIFE ASSUR CO OF BOSTON	0.0002	317	11	\$1,473	\$1,473	\$0	\$1,500	\$1,704	115.68
204	LIBERTY LIFE INSURANCE COMPANY*	0.0079	196	2,142	\$60,770	\$103,411	\$0	\$2,609	\$1,863	1.80
205	LIBERTY MUTUAL INSURANCE COMPANY	0.0001	337	4	\$536	\$536	\$0	\$22,300	\$29,651	553.90
206	LIBERTY NATIONAL LIFE INSURANCE CO	0.0034	227	195	\$25,910	\$25,904	\$0	\$8,122	\$9,628	37.17
207	LIFE & HEALTH INS CO OF AMERICA*	0.0147	165	188	\$112,817	\$120,068	\$0	\$52,583	\$52,712	43.90
208	LIFE INS CO OF THE SOUTHWEST	0.0000	361	1	\$201	\$201	\$0	\$0	\$0	0.00
209	LIFE INSURANCE CO OF GEORGIA	0.1395	76	1,242	\$1,067,414	\$1,006,763	\$0	\$908,622	\$971,066	96.45
210	LIFE INSURANCE CO OF NORTH AMERICA	0.0154	164	16	\$117,676	\$117,676	\$0	\$23,993	\$9,599	8.16
211	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0001	342	0	\$507	\$502	\$0	\$391	\$346	68.92
212	LIFE INVESTORS INS CO OF AMERICA	0.1647	70	4,308	\$1,259,679	\$1,241,780	\$0	\$458,346	\$513,939	41.39
213	LINCOLN BENEFIT LIFE COMPANY	0.5029	34	2,659	\$3,847,229	\$3,847,914	\$0	\$539,095	\$778,316	20.23
214	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0000	368	2	\$120	\$121	\$0	\$720	\$733	605.79
215	LINCOLN LIFE AND CASUALTY COMPANY*	0.0002	315	12	\$1,526	\$1,530	\$0	\$6,000	\$6,987	456.67
216	LINCOLN MUTUAL LIFE INSURANCE CO	0.0005	290	23	\$3,966	\$4,280	\$0	\$187	\$140	3.27
217	LINCOLN NATIONAL LIFE INSURANCE CO*	0.1484	74	1,121	\$1,135,327	\$1,163,078	\$0	\$94,222	\$401,870	34.55
218	LONE STAR LIFE INSURANCE COMPANY*	0.0861	99	5,351	\$658,917	\$670,638	\$0	\$290,038	\$312,902	46.66
219	LOYAL AMERICAN LIFE INSURANCE CO	0.0913	95	14,140	\$698,552	\$700,150	\$0	\$290,239	\$283,586	40.50
220	LUTHERAN BROTHERHOOD	0.1174	85	1,505	\$898,440	\$869,820	\$4,176	\$234,887	\$240,831	27.69
221	MADISON NATIONAL LIFE INSURANCE CO INC	0.0001	332	7	\$601	\$601	\$0	\$0	(\$708)	0.00
222	MANUFACTURERS LIFE INSURANCE CO	0.0004	296	8	\$3,164	\$2,632	\$144	\$4,200	\$4,200	159.57
223	MASSACHUSETTS CASUALTY INSURANCE CO	0.0540	110	471	\$412,923	\$426,183	\$0	\$71,714	\$108,812	25.53
224	MASSACHUSETTS GENERAL LIFE INS CO	0.0058	210	212	\$44,401	\$44,401	\$0	\$96,002	\$96,002	216.22
225	MASSACHUSETTS MUTUAL LIFE INS CO	0.3509	43	2,839	\$2,684,808	\$2,686,507	\$39,387	\$524,510	\$1,480,864	55.12
226	MBL LIFE ASSURANCE CORPORATION	0.0143	167	193	\$109,772	\$117,684	\$0	\$118,083	\$319,007	271.07
227	MEDICAL SAVINGS INSURANCE COMPANY	0.0001	336	0	\$540	\$651	\$0	\$80	\$80	12.29
228	MEDICO LIFE INSURANCE COMPANY	0.1628	71	1,235	\$1,245,891	\$1,358,434	\$0	\$1,194,372	\$1,113,022	81.93
229	MEGA LIFE AND HEALTH INS CO THE	0.0506	114	1,625	\$387,151	\$407,008	\$0	\$188,363	\$224,728	55.21
230	MEMBERS LIFE INSURANCE COMPANY	0.0000	360	6	\$205	\$187	\$0	\$0	\$0	0.00
231	METROPOLITAN LIFE INSURANCE COMPANY	0.1258	79	3,282	\$962,202	\$1,028,852	\$3,760	\$1,199,445	\$1,401,972	136.27
232	MID CONTINENT LIFE INSURANCE CO	0.0001	322	9	\$1,041	\$1,052	\$0	\$0	\$0	0.00
233	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0003	304	0	\$2,281	\$1,972	\$0	\$70	\$8	0.41
234	MIDWEST NATIONAL LIFE INS CO OF TN	0.0023	237	13	\$17,940	\$15,347	\$0	\$8,570	\$29,930	195.02
235	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0010	264	3	\$7,562	\$7,535	\$0	\$3,653	\$5,290	70.21

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
236	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0969	91	803	\$741,482	\$636,710	\$0	\$384,917	\$200,080	31.42
237	MISSOURI VALLEY LIFE AND HEALTH INS CO	3.2661	7	38,557	\$24,987,205	\$24,874,269	\$0	\$17,036,689	\$18,398,363	73.97
238	MODERN AMERICAN LIFE INSURANCE COMPANY	0.0134	169	1,928	\$102,641	\$109,647	\$0	\$82,472	\$90,495	82.53
239	MODERN WOODMEN OF AMERICA	0.0010	263	51	\$7,643	\$7,729	\$207	\$15,729	\$16,395	212.12
240	MONTGOMERY WARD LIFE INSURANCE CO	0.0015	253	182	\$11,610	\$11,767	\$0	\$3,500	\$3,148	26.75
241	MONUMENTAL LIFE INSURANCE COMPANY*	0.0452	117	2,784	\$346,011	\$271,031	\$0	\$108,258	\$129,647	47.83
242	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0000	353	0	\$269	\$305	\$0	\$0	\$0	0.00
243	MUTUAL LIFE INSURANCE CO OF NY*	0.0853	100	798	\$652,450	\$633,582	\$5,052	\$283,118	\$488,176	77.05
244	MUTUAL OF OMAHA INSURANCE COMPANY	1.5365	14	36,554	\$11,755,273	\$11,569,981	\$0	\$8,137,299	\$8,702,689	75.22
245	MUTUAL PROTECTIVE INS CO	0.3089	49	2,804	\$2,363,573	\$2,508,906	\$0	\$1,981,679	\$2,096,999	83.58
246	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0033	229	22	\$25,417	\$25,245	\$561	\$0	\$0	0.00
247	NATIONAL BENEFIT LIFE INSURANCE CO	0.0002	309	3	\$1,911	\$1,985	\$0	\$3,050	\$3,545	180.41
248	NATIONAL CASUALTY COMPANY*	0.0030	230	274	\$23,162	\$23,951	\$0	\$8,689	\$7,697	32.14
249	NATIONAL FIDELITY LIFE INSURANCE CO	0.0077	198	283	\$58,794	\$59,008	\$0	\$59,842	\$59,338	117.51
250	NATIONAL FINANCIAL INSURANCE COMPANY	0.0527	111	1,051	\$403,270	\$403,661	\$0	\$644,381	\$526,005	130.31
251	NATIONAL FOUNDATION LIFE INS CO	0.3994	41	2,791	\$3,055,545	\$3,045,343	\$0	\$1,256,573	\$1,389,844	45.64
252	NATIONAL FRATERNAL SOCIETY/DEAF	0.0000	370	4	\$98	\$0	\$0	\$0	\$0	0.00
253	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.0114	173	71	\$87,509	\$87,732	\$0	\$99,476	\$105,311	120.04
254	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0029	232	76	\$22,078	\$23,829	\$0	\$3,276	\$3,276	13.75
255	NATIONAL HEALTH INS CO	0.0252	137	81	\$192,815	\$193,551	\$0	\$69,039	\$54,939	28.38
256	NATIONAL LIFE INSURANCE COMPANY	0.0695	105	596	\$531,923	\$553,954	\$9,544	\$289,811	\$553,422	99.90
257	NATIONAL STATES INSURANCE COMPANY	0.4372	39	4,682	\$3,344,750	\$3,362,365	\$0	\$2,708,550	\$2,711,499	80.64
258	NATIONAL TRAVELERS LIFE COMPANY	0.9384	24	9,304	\$7,179,420	\$7,210,926	\$0	\$5,182,574	\$5,239,284	72.66
259	NATIONWIDE LIFE INSURANCE COMPANY	0.0125	170	149	\$95,694	\$68,217	\$0	\$129,437	\$133,450	195.53
260	NETWORK AMERICA LIFE INSURANCE COMPANY	0.3174	47	1,656	\$2,428,544	\$2,139,861	\$0	\$1,125,807	\$1,591,627	74.38
261	NEW AMERICAN LIFE INSURANCE COMPANY	0.0000	381	18	(\$57)	\$1,561	\$0	\$6,260	\$2,712	173.73
262	NEW ENGLAND MUTUAL LIFE INS CO	0.1711	65	1,306	\$1,309,206	\$1,335,090	\$19,347	\$252,018	\$499,343	37.40
263	NEW YORK LIFE INSURANCE COMPANY	0.2888	52	2,849	\$2,209,823	\$2,159,642	\$2,994	\$1,161,771	\$1,235,557	57.21
264	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0000	351	32	\$293	\$308	\$0	\$0	(\$32)	0.00
265	NORTH AMERICAN INSURANCE COMPANY	0.0198	150	76	\$151,432	\$153,981	\$0	\$80,565	\$94,395	61.30
266	NORTH CAROLINA MUTUAL LIFE INS CO	0.0004	301	9	\$2,984	\$2,858	\$0	\$2,119	\$1,889	66.10
267	NORTHERN LIFE INSURANCE COMPANY	0.0000	372	7	\$73	\$148	\$0	\$0	\$0	0.00
268	NORTHWESTERN MUTUAL LIFE INS CO	1.1097	21	11,133	\$8,489,987	\$8,602,638	\$260,387	\$1,834,036	\$1,903,018	22.12
269	NORTHWESTERN NATIONAL LIFE INS CO	0.0039	220	0	\$29,927	\$29,927	\$0	\$0	\$0	0.00
270	OX OCCIDENTAL LIFE INS CO OF NC	0.0305	130	900	\$233,343	\$4,307	\$0	\$2,229	\$2,336	54.24
271	OHIO CASUALTY INSURANCE COMPANY	0.0008	272	22	\$6,245	\$6,265	\$0	\$0	(\$456)	0.00
272	OHIO LIFE INSURANCE COMPANY	0.0018	246	19	\$14,120	\$13,567	\$0	\$3,710	\$5,350	39.43
273	OHIO NATIONAL LIFE ASSURANCE CORP	0.0463	116	372	\$354,001	\$349,495	\$0	\$82,213	\$76,869	21.99
274	OHIO NATIONAL LIFE INS CO THE	0.0018	247	62	\$13,779	\$13,845	\$0	\$2,894	\$2,974	21.48
275	OHIO STATE LIFE INSURANCE CO, THE	0.0000	352	1	\$292	\$300	\$0	\$1,665	\$1,676	558.57
276	OLD AMERICAN INSURANCE COMPANY	0.0732	103	6,931	\$559,971	\$588,352	\$0	\$476,166	\$466,590	79.30
277	OLD RELIANCE INSURANCE COMPANY	0.0002	316	10	\$1,520	\$687	\$0	\$1,027	\$832	121.11
278	OLD REPUBLIC INSURANCE COMPANY	0.0001	329	1	\$704	\$658	\$0	\$0	(\$10)	0.00
279	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0284	131	0	\$217,026	\$217,108	\$0	\$87,052	\$76,406	35.19
280	OLD UNITED LIFE INSURANCE COMPANY	0.0905	96	2,942	\$692,534	\$461,141	\$0	\$138,703	\$187,616	40.69
281	OLD WESTERN LIFE INS CO	0.0392	122	6,922	\$300,179	\$1,071,807	\$0	\$544,343	\$378,505	35.31
282	OMAHA PROPERTY AND CASUALTY INS CO	0.0277	133	0	\$211,863	\$211,863	\$0	\$87,492	\$79,181	37.37
283	OZARK NATIONAL LIFE INSURANCE CO	0.0194	151	2,629	\$148,399	\$152,078	\$0	\$137,531	\$129,524	85.17
284	PACIFIC INDEMNITY COMPANY	0.0000	381	0	\$0	\$0	\$0	\$0	(\$27)	0.00
285	PAN AMERICAN LIFE INSURANCE COMPANY	0.0082	195	64	\$63,058	\$63,386	\$0	\$19,330	\$16,645	26.26
286	PAUL REVERE LIFE INSURANCE CO	1.0523	22	6,623	\$8,050,888	\$8,229,878	\$0	\$2,953,220	\$5,603,379	68.09
287	PEKIN LIFE INSURANCE COMPANY	0.0097	184	48	\$73,879	\$68,796	\$0	\$0	\$0	0.00
288	PENINSULAR LIFE INSURANCE COMPANY	0.0000	359	1	\$211	\$288	\$0	\$341	\$391	135.76
289	PENN MUTUAL LIFE INSURANCE CO THE	0.0221	143	147	\$168,790	\$170,027	\$255	\$15,187	\$4,738	2.79
290	PENNSYLVANIA LIFE INSURANCE COMPANY	0.4612	36	13,279	\$3,528,472	\$3,580,207	\$0	\$1,335,338	\$1,211,937	33.85
291	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0000	349	15	\$378	\$333	\$0	\$30	\$37	11.11
292	PFL LIFE INSURANCE COMPANY	0.1591	73	2,508	\$1,217,319	\$1,167,344	\$0	\$307,437	\$372,453	31.91
293	PHILADELPHIA AMERICAN LIFE INS CO	0.0018	248	3	\$13,512	\$13,531	\$0	\$32,895	\$30,007	221.76
294	PHOENIX HOME LIFE MUTUAL INS CO	0.0342	125	8	\$261,986	\$267,058	\$2	\$76,458	\$27,866	10.43
295	PHYSICIANS MUTUAL INSURANCE COMPANY	1.8644	11	35,940	\$14,263,680	\$14,308,530	\$0	\$9,022,312	\$9,028,937	63.10
296	PIE MUTUAL INSURANCE CO, THE	0.0001	324	18	\$1,000	\$10,017	\$0	\$0	\$0	0.00
297	PIERCE NATIONAL LIFE INSURANCE CO	0.0000	355	0	\$245	\$249	\$0	\$136	\$70	28.11
298	PIONEER LIFE INSURANCE COMPANY	1.3882	18	12,498	\$10,620,421	\$10,804,337	\$0	\$6,275,304	\$6,505,369	60.21
299	PREFERRED RISK LIFE INSURANCE CO	0.0236	141	177	\$180,728	\$182,546	\$0	\$74,021	\$76,143	41.71
300	PRIMERICA LIFE INSURANCE COMPANY	0.0065	205	94	\$49,415	\$51,333	\$0	\$4,923	\$22,077	43.01
301	PRINCIPAL MUTUAL LIFE INS CO	0.1341	78	1,209	\$1,026,223	\$950,304	\$8,545	\$127,144	\$206,587	21.74
302	PROFESSIONAL INS CORPORATION	0.0143	168	357	\$109,156	\$110,999	\$0	\$64,885	\$73,643	66.35
303	PROTECTIVE LIFE INSURANCE COMPANY	0.1083	87	2,063	\$828,476	\$737,925	\$0	\$344,661	\$357,064	48.39
304	PROVIDENT LIFE AND ACCIDENT INS CO	0.8612	26	4,841	\$6,588,382	\$6,836,745	\$0	\$2,363,915	\$6,749,040	98.72
305	PROVIDENT MUTUAL LIFE INS CO OF PHIL*	0.0006	287	4	\$4,240	\$4,524	\$0	\$1,020	\$967	21.37
306	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0255	136	234	\$194,986	\$195,291	\$0	\$126,061	\$124,020	63.51
307	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.1185	83	4,099	\$906,974	\$867,941	\$0	\$578,032	\$565,930	65.20
308	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.1695	66	3,842	\$1,296,882	\$1,312,260	\$6,595	\$1,258,234	\$1,281,448	97.65
309	PYRAMID LIFE INSURANCE COMPANY	0.1991	61	1,455	\$1,523,362	\$1,520,611	\$0	\$816,989	\$705,281	46.38
310	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0002	319	5	\$1,357	\$1,357	\$0	\$0	\$0	0.00
311	RELIABLE LIFE INSURANCE COMPANY*	0.0595	109	13,171	\$455,132	\$639,255	\$0	\$282,076	\$277,556	43.42
312	RELIANCE STANDARD LIFE INSURANCE CO*	0.0000	365	5	\$155	\$148	\$0	\$0	\$0	0.00
313	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0079	197	39	\$80,759	\$33,812	\$0	\$18,817	\$137,590	406.93
314	REPUBLIC WESTERN INS CO	0.0077	199	1,264	\$58,785	\$58,785	\$0	\$16,626	\$20,528	34.92

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
315	RESERVE NATIONAL INSURANCE COMPANY	0.6365	32	14,043	\$4,869,919	\$4,973,450	\$0	\$3,512,973	\$3,658,683	73.56
316	ROYAL ARCANUM, SUPREME COUNCIL OF	0.0000	378	2	\$47	\$0	\$0	\$0	\$0	0.00
317	ROYAL MACCABEES LIFE INSURANCE CO	0.2169	56	734	\$1,659,247	\$1,704,455	\$0	\$1,292,460	\$1,230,110	72.17
318	RUSHMORE NATIONAL LIFE INS CO	0.0001	335	5	\$552	\$557	\$0	\$1,923	\$1,253	224.96
319	SECURA LIFE INSURANCE CO	0.0001	325	4	\$911	\$826	\$0	\$0	\$0	0.00
320	SECURITY GENERAL LIFE INSURANCE CO	0.0929	94	0	\$711,088	\$834,440	\$0	\$500,235	(\$37,655)	0.00
321	SECURITY INSURANCE CO OF HARTFORD	0.0027	233	14	\$20,826	\$34,238	\$0	\$2,097	(\$164,566)	0.00
322	SECURITY LIFE INS CO OF AMERICA	0.0017	249	21	\$13,086	\$13,211	\$0	\$15,754	\$16,168	122.38
323	SECURITY MUTUAL LIFE INS CO OF NE	0.0019	245	28	\$14,793	\$15,132	\$0	\$74,224	\$75,424	498.44
324	SECURITY MUTUAL LIFE INS CO OF NY	0.0016	251	18	\$12,539	\$12,877	\$51	\$0	\$0	0.00
325	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0005	288	28	\$4,168	\$4,548	\$0	\$12,450	\$9,581	210.66
326	SETTLERS LIFE INSURANCE COMPANY	0.0095	185	229	\$73,009	\$72,894	\$0	\$200	\$200	0.27
327	SHELTER LIFE INSURANCE CO	0.8229	28	4,576	\$6,296,023	\$6,491,733	\$0	\$6,017,735	\$6,203,779	95.56
328	SLOVENE NATIONAL BENEFIT SOCIETY	0.0001	326	78	\$864	\$864	\$0	\$844	\$694	80.32
329	SOUTHLAND LIFE INSURANCE COMPANY	0.0008	273	25	\$6,217	\$5,683	\$0	\$14,930	\$12,492	219.81
330	STANDARD INSURANCE COMPANY	0.0003	302	3	\$2,572	\$2,282	\$0	\$0	\$0	0.00
331	STANDARD LIFE AND ACCIDENT INS CO	0.9885	23	14,189	\$7,562,274	\$7,732,290	\$0	\$5,713,080	\$5,463,007	70.65
332	STANDARD LIFE INS CO OF INDIANA	0.0000	362	2	\$184	\$184	\$0	\$0	\$0	0.00
333	STATE AUTOMOBILE MUTUAL INS CO	0.0000	354	1	\$248	\$248	\$0	\$0	(\$70)	0.00
334	STATE FARM MUTUAL AUTOMOBILE INS CO	3.2835	6	50,046	\$25,120,905	\$26,065,590	\$2,344	\$19,155,131	\$19,178,576	73.58
335	STATE LIFE INSURANCE COMPANY	0.0009	268	9	\$7,091	\$7,478	\$0	\$0	\$0	0.00
336	STATE MUTUAL INSURANCE CO	0.0099	182	0	\$76,086	\$0	\$0	\$0	\$0	0.00
337	STATESMAN NATIONAL LIFE INS CO THE	0.0321	128	213	\$245,865	\$240,528	\$0	\$199,783	\$187,091	77.78
338	SUN LIFE ASSURANCE CO OF CANADA	0.0003	307	5	\$2,055	\$2,055	\$0	\$0	\$0	0.00
339	TIG INSURANCE COMPANY	0.0730	104	76	\$558,292	\$620,512	\$0	\$88,551	\$102,351	16.49
340	TIME INSURANCE COMPANY	1.2882	20	11,067	\$9,855,815	\$9,728,310	\$0	\$5,856,927	\$5,672,865	58.31
341	TMG LIFE INSURANCE COMPANY	0.0012	260	6	\$9,016	\$9,016	\$0	\$14,972	\$12,647	140.27
342	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0668	106	578	\$51,062	\$434,271	\$0	\$96,874	\$114,476	26.36
343	TRANSPORT LIFE INSURANCE COMPANY	0.2112	57	3,848	\$1,615,866	\$1,628,684	\$0	\$1,120,376	\$1,440,807	88.46
344	TRANSPORTATION INSURANCE COMPANY	0.0001	346	0	\$390	\$538	\$0	\$0	\$0	0.00
345	TRAVELERS INSURANCE COMPANY THE	0.1781	62	3,996	\$1,362,843	\$1,436,307	\$0	\$476,893	\$783,994	53.19
346	TRAVELERS PROTECTIVE ASSOC OF AMERICA	0.0209	146	11,306	\$159,517	\$159,517	\$0	\$142,510	\$142,510	89.34
347	TRUSTMARK INSURANCE CO (MUTUAL)	0.1484	75	1,901	\$1,135,234	\$1,149,310	\$0	\$1,291,516	\$1,439,137	125.22
348	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0107	178	507	\$81,518	\$81,926	\$0	\$81,924	\$80,818	98.65
349	UNION BANKERS INSURANCE COMPANY	1.3474	19	9,967	\$10,308,360	\$10,184,505	\$0	\$7,746,150	\$8,352,905	82.02
350	UNION BENEFIT LIFE INS CO	0.0030	231	349	\$23,053	\$23,462	\$0	\$4,486	\$4,823	20.56
351	UNION CENTRAL LIFE INSURANCE CO	0.0814	102	910	\$622,821	\$638,204	\$0	\$168,960	\$204,418	32.03
352	UNION FIDELITY LIFE INSURANCE CO	0.0350	124	2,855	\$268,079	\$276,254	\$0	\$168,755	\$167,567	60.66
353	UNION LABOR LIFE INSURANCE COMPANY	0.0101	180	120	\$77,099	\$67,369	\$0	\$56,672	\$56,008	83.14
354	UNITED AMERICAN INSURANCE COMPANY	2.0759	9	14,431	\$15,881,867	\$16,375,347	\$0	\$10,052,926	\$10,149,657	61.98
355	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.1068	89	3,262	\$816,832	\$737,351	\$0	\$321,028	\$360,221	48.85
356	UNITED COMPANIES LIFE INSURANCE CO	0.0043	219	331	\$33,261	\$33,575	\$0	\$8,925	\$10,140	30.20
357	UNITED FAMILY LIFE INSURANCE CO	0.0000	379	1	\$46	\$46	\$0	\$0	\$0	0.00
358	UNITED HERITAGE MUTUAL LIFE INS CO	0.0006	269	18	\$7,069	\$7,275	\$0	\$175	\$155	2.13
359	UNITED HOME LIFE INSURANCE COMPANY	0.0006	282	14	\$4,847	\$4,847	\$0	\$0	\$0	0.00
360	UNITED INSURANCE COMPANY OF AMERICA	0.0446	118	3,548	\$341,438	\$348,828	\$0	\$169,924	\$158,949	45.57
361	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0000	358	3	\$216	\$233	\$0	\$0	\$0	0.00
362	UNITED LIFE INSURANCE COMPANY	0.0022	239	457	\$16,952	\$17,181	\$0	\$21,526	\$96,881	563.88
363	UNITED OF OMAHA LIFE INS CO	0.0008	271	216	\$6,472	\$6,598	\$0	\$2,277	\$803,044	12171.02
364	UNITED SERVICES LIFE INSURANCE CO	0.0000	371	0	\$85	\$75	\$0	\$0	\$0	0.00
365	UNITED STATES LIFE INS CO NY	0.0009	270	1	\$6,602	\$6,668	\$0	\$1,312	\$1,688	24.58
366	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0283	132	619	\$216,889	\$229,451	\$0	\$228,057	\$221,097	96.36
367	UNITED WORLD LIFE INSURANCE COMPANY	0.0000	376	1	\$59	\$67	\$0	\$0	(\$16)	0.00
368	UNIVERSAL GUARANTY LIFE INS CO	0.0007	280	0	\$5,252	\$5,292	\$0	\$24,591	\$14,591	275.72
369	UNIVERSAL LIFE INSURANCE COMPANY THE	0.0113	174	0	\$86,125	\$86,125	\$0	\$25,685	\$25,685	29.82
370	UNIVERSE LIFE INSURANCE CO	0.0165	158	62	\$126,223	\$145,933	\$0	\$191,123	\$127,769	87.55
371	UNUM LIFE INS CO OF AMERICA	0.5340	33	2,635	\$4,085,115	\$3,662,763	\$3	\$3,003,005	\$4,620,745	126.15
372	USAA LIFE INSURANCE COMPANY	0.0336	127	349	\$256,704	\$253,210	\$0	\$141,249	\$360,751	142.47
373	VALLEY FORGE LIFE INSURANCE COMPANY	0.0033	228	2,935	\$25,496	\$25,261	\$0	\$367	\$220	0.87
374	VALLEY NATIONAL INSURANCE COMPANY	0.0206	148	18	\$157,740	\$98,677	\$0	\$3,749	(\$4,209)	0.00
375	VETERANS LIFE INS CO	0.0088	192	811	\$67,055	\$69,269	\$0	\$20,832	\$12,682	18.31
376	VICTORY LIFE INSURANCE COMPANY	0.0001	328	8	\$769	\$437	\$0	\$0	\$0	0.00
377	VIRGINIA SURETY COMPANY INC	0.0001	339	0	\$520	\$608	\$0	\$640	\$525	86.35
378	VULCAN LIFE INSURANCE COMPANY	0.0190	152	682	\$145,382	\$137,611	\$0	\$160,008	\$137,309	99.78
379	WABASH LIFE INSURANCE COMPANY	0.0263	135	1,614	\$201,372	\$201,372	\$0	\$175,056	\$175,056	86.93
380	WASHINGTON NATIONAL INS CO	0.1759	63	43,241	\$1,345,798	\$1,357,377	\$0	\$355,661	\$225,689	16.63
381	WEST COAST LIFE INSURANCE COMPANY*	0.0001	323	2	\$1,001	\$1,010	\$0	\$0	\$0	0.00
382	WESTERN AND SOUTHERN LIFE INS CO	0.1186	82	8,651	\$907,130	\$907,777	\$0	\$444,446	\$603,974	66.53
383	WESTERN FIDELITY INSURANCE COMPANY	0.0157	162	0	\$120,052	\$120,431	\$0	\$47,453	\$28,592	23.74
384	WINTERTHUR LIFE RE INSURANCE CO	0.0000	381	47	(\$24)	\$6,746	\$0	\$0	\$0	0.00
385	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0003	306	5	\$2,079	\$2,123	\$0	\$1,500	(\$3,807)	0.00
386	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0025	234	54	\$19,316	\$41,469	\$0	\$16,801	(\$653)	0.00
387	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0046	215	100	\$35,395	\$35,532	\$1,893	\$6,445	\$6,960	19.59
388	WORKMEN'S BENEFIT FUND OF THE U.S. OF AM	0.0001	331	41	\$614	\$614	\$0	\$342	\$0	0.00
389	WORLD INSURANCE COMPANY	0.4509	38	1,858	\$3,449,722	\$3,392,830	\$0	\$3,104,134	\$3,042,665	89.68
TOTAL		100.000		1,435,867	\$765,057,581	\$769,328,535	\$429,325	\$493,126,600	\$528,280,228	68.67



**GROUP
ACCIDENT & HEALTH
INSURANCE
BY LINE OF BUSINESS
BY COMPANY**



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - SMALL EMPLOYER**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
1	AETNA LIFE INSURANCE COMPANY*	2.5008	11	2,061	\$6,128,540	\$6,245,595	\$0	\$4,524,388	\$4,630,711
2	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.5074	29	0	\$1,243,415	\$1,250,751	\$0	\$1,253,213	\$1,254,792
3	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0071	62	12	\$17,283	\$17,173	\$0	\$9,396	\$9,368
4	AMERICAN FIDELITY ASSURANCE COMPANY	0.0454	56	57	\$111,375	\$144,422	\$0	\$34,712	\$45,281
5	AMERICAN NATIONAL INSURANCE COMPANY*	0.0507	54	39	\$124,165	\$122,288	\$0	\$213,342	\$212,139
6	AMERICAN WESTERN LIFE INS CO	0.0000	71	0	\$0	\$0	\$0	\$102,912	\$102,316
7	ANTHEM HEALTH & LIFE INSURANCE COMPANY	2.7878	10	4,555	\$6,831,739	\$6,890,470	\$0	\$5,367,362	\$5,862,895
8	BANKERS UNITED LIFE ASSURANCE CO	0.3497	33	273	\$857,005	\$853,048	\$0	\$442,832	\$419,879
9	BENCHMARK INSURANCE COMPANY	0.6515	24	536	\$1,596,502	\$1,701,414	\$0	\$1,224,268	\$1,320,080
10	BENICORP INSURANCE COMPANY	0.0009	68	26	\$2,192	\$2,192	\$0	\$30	\$30
11	BEST LIFE ASSURANCE CO OF CALIFORNIA	0.1082	49	154	\$265,091	\$265,091	\$0	\$65,729	\$64,281
12	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	10.5260	3	14,784	\$25,799,794	\$25,331,946	\$15	\$18,170,183	\$20,036,635
13	BLUE CROSS & BLUE SHIELD OF MO	0.0058	64	14	\$14,100	\$14,139	\$0	\$192	\$193
14	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.1182	48	2,359	\$289,726	\$299,662	\$0	\$153,870	\$152,217
15	CELTIC LIFE INSURANCE COMPANY THE	0.3325	36	313	\$814,768	\$814,450	\$0	\$364,440	\$313,434
16	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.3332	35	969	\$816,428	\$814,043	\$0	\$625,196	\$632,607
17	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.3584	32	263	\$878,398	\$882,771	\$0	\$1,024,942	\$855,688
18	CENTRAL RESERVE LIFE INSURANCE COMPANY	3.2050	8	4,825	\$7,854,151	\$7,854,151	\$0	\$4,442,000	\$4,442,000
19	CHUBB COLONIAL LIFE INSURANCE COMPANY	2.4095	12	2,724	\$5,904,721	\$5,773,991	\$0	\$4,473,215	\$4,209,128
20	COMMONWEALTH NATIONAL LIFE INS CO	0.0007	69	20	\$1,827	\$1,883	\$0	\$332	\$332
21	COMMUNITY NATIONAL ASSURANCE COMPANY	0.0000	71	0	\$0	\$0	\$0	\$0	(\$254)
22	CONTINENTAL LIFE AND ACCIDENT CO*	0.6591	23	1,749	\$1,615,138	\$1,624,028	\$0	\$1,397,825	\$1,395,884
23	COX HEALTH SYSTEMS INSURANCE COMPANY	0.0672	53	396	\$164,743	\$165,438	\$0	\$71,265	\$100,743
24	CUNA MUTUAL INSURANCE SOCIETY	0.4168	31	440	\$1,021,344	\$1,016,424	\$0	\$702,596	\$687,104
25	EMPLOYERS HEALTH INSURANCE COMPANY*	1.6583	15	2,686	\$4,063,782	\$4,148,633	\$0	\$3,251,888	\$3,587,583
26	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.0340	58	40	\$83,318	\$83,318	\$0	\$78,878	\$77,300
27	EPIC LIFE INSURANCE COMPANY THE	0.1398	44	271	\$342,481	\$343,071	\$0	\$283,570	\$340,648
28	FEDERATED MUTUAL INSURANCE COMPANY	1.5198	16	2,415	\$3,724,520	\$3,724,520	\$0	\$2,204,075	\$2,472,031
29	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.0070	63	0	\$17,130	\$17,541	\$0	\$11,372	\$224
30	FORTIS BENEFITS INSURANCE COMPANY	7.3797	6	13,217	\$18,084,636	\$18,299,756	\$0	\$13,590,523	\$14,311,391
31	FRANKLIN LIFE INS CO	0.1326	45	330	\$325,024	\$326,200	\$0	\$231,247	\$240,761
32	GENERAL AMERICAN LIFE INSURANCE CO	0.4319	30	814	\$1,058,388	\$1,093,084	\$0	\$871,530	\$924,432
33	GOLDEN RULE INSURANCE COMPANY	0.5259	27	817	\$1,268,685	\$1,290,427	\$0	\$703,068	\$712,832
34	GUARDIAN LIFE INSURANCE CO OF AMERICA	2.8071	9	3,919	\$6,879,132	\$6,905,864	\$0	\$4,907,644	\$4,942,709
35	HEALTHY ALLIANCE LIFE INSURANCE CO	9.4289	5	37,078	\$23,106,433	\$24,521,590	\$0	\$15,477,511	\$18,629,239
36	HORACE MANN LIFE INSURANCE COMPANY	0.0028	67	0	\$6,839	\$6,839	\$0	\$10,670	(\$2,337)
37	HUMANA INSURANCE COMPANY	10.6218	2	33,248	\$26,029,722	\$30,874,460	\$0	\$29,268,172	\$31,082,898
38	JOHN ALDEN LIFE INSURANCE CO	11.8163	1	22,261	\$28,956,836	\$28,892,586	\$0	\$23,711,794	\$24,525,902
39	JOHN DEERE INSURANCE COMPANY	0.3363	34	464	\$824,092	\$857,123	\$0	\$1,259,391	\$1,198,001
40	LIFE INVESTORS INS CO OF AMERICA	0.5710	25	1,170	\$1,399,363	\$1,323,780	\$0	\$1,994,525	\$1,467,733
41	LINCOLN NATIONAL LIFE INSURANCE CO*	0.1842	42	773	\$451,321	\$952,545	\$0	\$279,020	\$437,278
42	MEDICAL LIFE INSURANCE COMPANY	0.0038	66	1	\$9,386	\$9,386	\$0	\$602	\$602
43	METRAHEALTH INS CO	0.2263	39	37	\$554,657	\$426,497	\$0	\$273,069	\$359,241
44	MISSOURI VALLEY LIFE AND HEALTH INS CO	1.4977	17	4,408	\$3,670,268	\$3,565,045	\$0	\$3,207,677	\$3,317,416
45	NATIONWIDE LIFE INSURANCE COMPANY	0.0921	50	148	\$225,726	\$225,726	\$0	\$177,628	\$184,877
46	NEW ENGLAND MUTUAL LIFE INS CO	0.6592	22	753	\$1,615,444	\$1,633,448	\$0	\$1,331,568	\$1,339,770
47	NEW YORK LIFE INSURANCE COMPANY	0.9447	21	2,825	\$2,314,997	\$2,319,430	\$0	\$1,412,486	\$1,461,572
48	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0000	71	0	\$0	\$0	\$0	\$0	(\$1,386)
49	PACIFIC MUTUAL LIFE INSURANCE CO	0.0138	61	22	\$33,931	\$33,198	\$0	\$23,832	\$23,447
50	PAN AMERICAN LIFE INSURANCE COMPANY	0.1265	47	217	\$310,103	\$314,250	\$0	\$145,379	\$153,857
51	PFL LIFE INSURANCE COMPANY	0.0778	52	69	\$190,551	\$179,818	\$0	\$458,252	\$381,632
52	PHILADELPHIA AMERICAN LIFE INS CO	0.0042	65	23	\$10,269	\$10,348	\$0	\$22,118	\$20,210
53	PHOENIX HOME LIFE MUTUAL INS CO	0.0488	55	54	\$119,472	\$126,011	\$0	\$131,160	\$114,410
54	PIONEER LIFE INSURANCE COMPANY	0.5548	26	532	\$1,359,600	\$1,406,207	\$0	\$956,269	\$866,094
55	PM GROUP LIFE INS CO	0.2906	37	1,277	\$712,065	\$701,425	\$0	\$565,966	\$568,699
56	PRINCIPAL MUTUAL LIFE INS CO	4.1257	7	21,240	\$10,110,305	\$10,044,765	\$0	\$8,087,879	\$8,002,207
57	PROVIDENT INDEMNITY LIFE INS CO	0.0159	59	24	\$39,025	\$38,245	\$0	\$85,050	\$84,114
58	PRUDENTIAL INSURANCE CO OF AMERICA THE	1.0676	19	2,431	\$2,616,332	\$3,626,047	\$0	\$1,019,700	\$1,521,962
59	RANGER INSURANCE COMPANY	0.0000	71	0	\$0	\$0	\$0	\$0	(\$325)
60	SAFECO LIFE INSURANCE COMPANY*	0.2831	38	4,366	\$693,679	\$697,946	\$0	\$264,880	\$244,480
61	SECURITY LIFE INS CO OF AMERICA	0.0835	51	2,657	\$204,611	\$204,611	\$0	\$126,858	\$126,858
62	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.1575	43	183	\$385,892	\$404,490	\$0	\$182,261	\$222,975
63	STATE FARM MUTUAL AUTOMOBILE INS CO	0.2101	40	257	\$514,898	\$520,926	\$0	\$293,100	\$228,840
64	TIME INSURANCE COMPANY	1.3285	18	2,314	\$3,255,650	\$3,277,148	\$0	\$2,501,619	\$2,662,905
65	TMG LIFE INSURANCE COMPANY	1.0203	20	955	\$2,500,225	\$2,557,984	\$0	\$1,801,365	\$1,531,416
66	TRANSPORTATION INSURANCE COMPANY	0.0001	70	0	\$145	\$171	\$0	\$0	\$0
67	TRAVELERS INSURANCE COMPANY THE	0.0142	60	5	\$34,916	\$3,912,143	\$0	\$44,000	\$38,300
68	TRUSTMARK INSURANCE CO (MUTUAL)	1.8728	13	2,703	\$4,589,475	\$4,510,597	\$0	\$3,850,986	\$3,984,537
69	UNITED HEALTH AND LIFE INSURANCE CO	1.8316	14	20,030	\$4,488,534	\$4,546,094	\$0	\$2,770,907	\$2,749,226
70	UNITED OF OMAHA LIFE INS CO	0.5180	28	1,210	\$1,269,300	\$1,301,703	\$0	\$683,948	\$612,290
71	UNITED STATES LIFE INS CO NY	0.1971	41	650	\$482,927	\$487,691	\$0	\$265,995	\$289,573
72	UNITED WISCONSIN LIFE INSURANCE COMPANY	9.5168	4	0	\$23,321,893	\$23,444,522	\$0	\$16,840,381	\$17,371,836

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - SMALL EMPLOYER**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
73	UNITED WORLD LIFE INSURANCE COMPANY	0.0433	57	93	\$106,104	\$104,843	\$0	\$81,321	\$71,978
74	WOODMEN ACCIDENT AND LIFE COMPANY*	0.1324	46	202	\$324,436	\$328,174	\$0	\$320,072	\$333,958
	TOTAL	100.000		225,758	\$245,058,963	\$256,705,596	\$15	\$190,725,466	\$200,563,679

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - LARGE EMPLOYER**

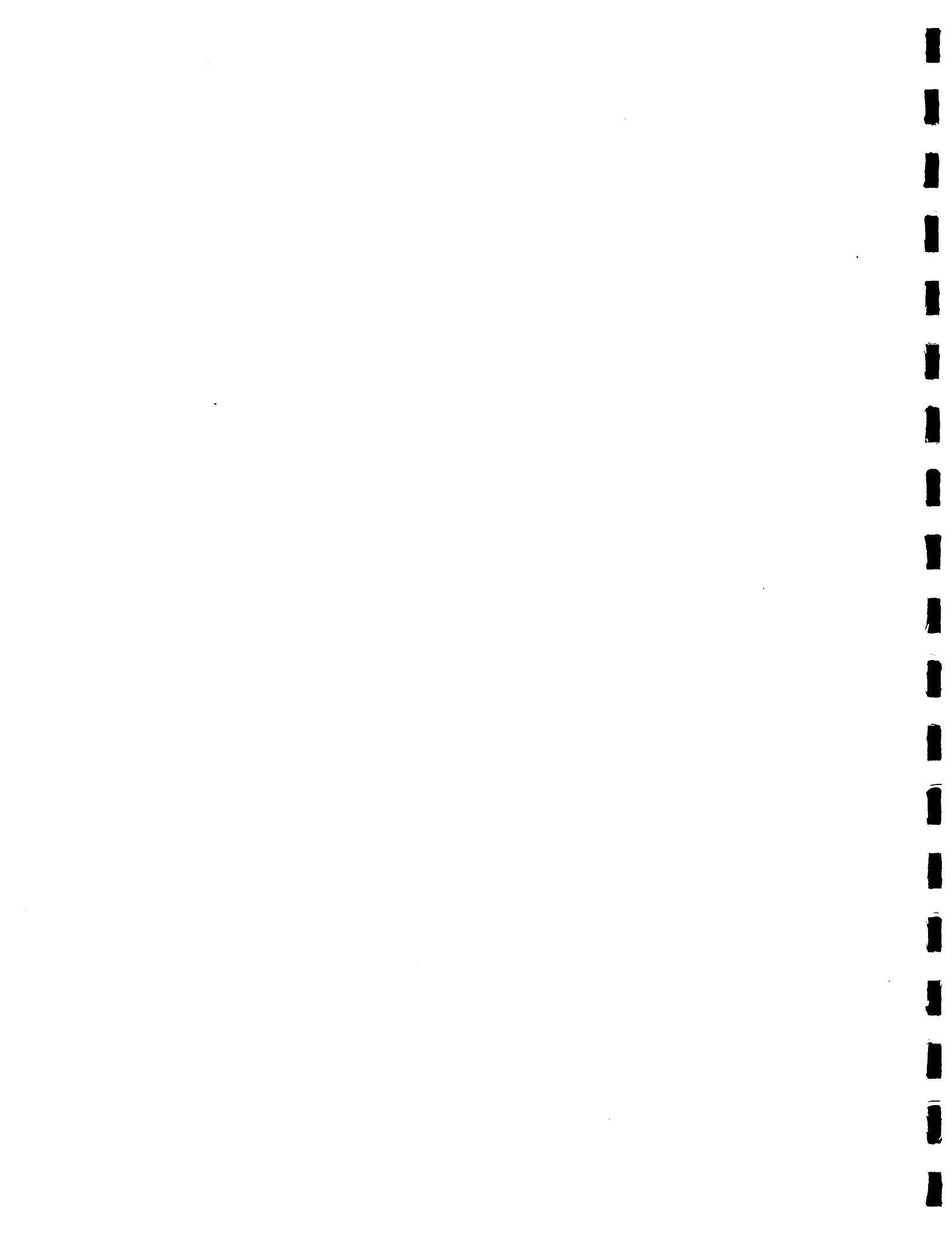
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY*	3.5637	8	23,305	\$29,336,638	\$29,898,413	\$0	\$20,121,084	\$20,593,232	68.88
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.0144	70	72	\$118,512	\$115,977	\$0	\$115,976	\$114,359	97.76
3	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0108	75	0	\$89,298	\$89,825	\$0	\$25,180	\$25,212	28.07
4	AMERICAN FAMILY MUTUAL INS CO	0.5436	29	2,735	\$4,474,669	\$4,474,669	\$0	\$3,790,654	\$3,311,554	74.01
5	AMERICAN HERITAGE LIFE INSURANCE CO	0.0128	73	78	\$105,140	\$98,937	\$0	\$69,203	\$66,890	87.61
6	AMERICAN NATIONAL INSURANCE COMPANY*	0.0408	58	464	\$336,021	\$330,851	\$0	\$873,308	\$868,309	262.45
7	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0244	62	0	\$200,737	\$200,737	\$0	\$3,608	\$3,608	1.80
8	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.2507	34	1,633	\$2,063,503	\$2,090,424	\$0	\$1,894,442	\$2,069,343	98.99
9	ANTHEM LIFE INS CO OF INDIANA	0.1206	44	478	\$992,402	\$999,519	\$0	\$1,061,314	\$1,029,762	103.03
10	ANTHEM LIFE INSURANCE COMPANY	0.1829	37	6,698	\$1,505,861	\$1,459,426	\$0	\$939,497	\$1,037,664	71.10
11	BCS LIFE INSURANCE COMPANY	0.0064	78	1,461	\$52,719	\$83,968	\$0	\$4,972	\$7,889	9.40
12	BENCHMARK INSURANCE COMPANY	0.8835	21	3,357	\$7,272,954	\$7,750,887	\$0	\$5,577,223	\$6,013,698	77.59
13	BENICORP INSURANCE COMPANY	0.0134	72	304	\$110,536	\$111,414	\$0	\$16,295	\$16,309	14.64
14	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	17.7596	1	78,314	\$146,198,834	\$168,879,637	\$85	\$102,964,368	\$113,540,929	67.23
15	BLUE CROSS & BLUE SHIELD OF MO	10.2590	3	192,194	\$84,453,099	\$84,679,213	\$0	\$65,221,644	\$65,519,276	77.37
16	BUSINESS MENS ASSURANCE CO OF AMERICA	1.2824	15	0	\$10,556,625	\$9,480,522	\$0	\$9,623,208	\$5,653,907	59.64
17	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.0752	51	372	\$619,273	\$665,716	\$0	\$372,756	\$437,995	65.79
18	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.1421	39	129	\$1,170,057	\$1,175,882	\$0	\$1,270,364	\$1,063,497	90.44
19	CENTURY INDEMNITY COMPANY	0.0750	52	25	\$617,422	\$687,198	\$0	\$1,077,119	\$572,212	83.27
20	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.0807	50	478	\$664,050	\$672,111	\$0	\$577,834	\$578,383	86.05
21	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.5637	28	3,110	\$4,640,154	\$4,537,421	\$0	\$3,410,986	\$3,209,657	70.74
22	COMMONWEALTH LIFE INSURANCE COMPANY	0.0000	91	1	\$259	\$285	\$0	\$7,739	\$8,496	2981.05
23	CONGRESS LIFE INSURANCE COMPANY	0.0006	85	37	\$5,014	\$5,014	\$0	\$0	\$0	0.00
24	CONNECTICUT GENERAL LIFE INS CO	2.6801	12	60,707	\$22,062,593	\$21,602,219	\$0	\$16,755,133	\$16,676,407	77.20
25	CONTINENTAL ASSURANCE COMPANY	2.9584	10	12,343	\$24,354,069	\$22,217,951	\$0	\$4,208,120	\$19,266,285	86.71
26	CONTINENTAL LIFE AND ACCIDENT CO*	0.0232	64	75	\$191,164	\$192,216	\$0	\$239,613	\$239,281	124.49
27	COUNTRY LIFE INSURANCE COMPANY	0.0235	63	133	\$193,044	\$199,533	\$0	\$158,992	\$160,975	80.68
28	COVENTRY HEALTH AND LIFE INSURANCE CO	0.1259	43	24,286	\$1,036,524	\$1,036,524	\$0	\$406,541	\$288,310	27.82
29	COX HEALTH SYSTEMS INSURANCE COMPANY	0.1598	38	2,707	\$1,315,432	\$1,320,978	\$0	\$756,712	\$1,061,234	80.34
30	CUNA MUTUAL INSURANCE SOCIETY	0.1159	47	445	\$954,176	\$1,022,541	\$0	\$990,407	\$968,568	94.72
31	EMPLOYERS HEALTH INSURANCE COMPANY*	0.2385	35	1,309	\$1,963,699	\$1,961,071	\$0	\$1,145,487	\$963,948	49.15
32	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.4190	30	2,468	\$3,449,051	\$3,442,738	\$0	\$2,580,741	\$2,513,558	73.01
33	EMPLOYERS REASSURANCE CORPORATION	0.0088	77	227	\$72,582	\$72,582	\$0	\$44,286	\$44,286	61.02
34	EPIC LIFE INSURANCE COMPANY THE	0.1160	46	938	\$954,754	\$956,488	\$0	\$686,241	\$778,869	81.43
35	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.0000	93	2	(\$1,984)	\$2,639	\$895	\$2,510	\$2,522	95.57
36	ERC LIFE REINSURANCE CORPORATION	0.0026	81	5,156	\$21,276	\$21,276	\$0	\$0	\$0	0.00
37	FEDERATED MUTUAL INSURANCE COMPANY	0.0384	59	0	\$315,799	\$315,799	\$0	\$252,198	\$195,724	61.98
38	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.0011	84	113	\$9,083	\$9,301	\$0	\$5,442	\$15,977	171.78
39	FORTIS BENEFITS INSURANCE COMPANY	1.1590	17	8,114	\$9,540,876	\$9,654,367	\$0	\$7,828,185	\$8,243,407	85.39
40	GENERAL AMERICAN LIFE INSURANCE CO	2.1225	13	21,142	\$17,472,493	\$18,045,270	\$942,245	\$17,237,904	\$18,284,241	101.32
41	GREAT AMERICAN RESERVE INS CO	0.0211	66	2,127	\$174,027	\$169,782	\$0	\$126,523	\$124,045	73.06
42	GREAT WEST LIFE & ANNUITY INS CO*	0.0656	54	842	\$540,022	\$542,721	\$0	\$204,600	\$6,977	1.29
43	GUARANTEE LIFE INSURANCE COMPANY	0.0013	83	487	\$10,676	\$10,580	\$0	\$0	\$0	0.00
44	GUARDIAN LIFE INSURANCE CO OF AMERICA	2.9868	9	22,864	\$24,587,729	\$24,683,275	\$0	\$23,938,698	\$24,109,739	97.68
45	HARTFORD LIFE AND ACCIDENT INS CO*	0.0000	93	0	(\$94,522)	\$0	\$0	\$14,357	\$0	0.00
46	HEALTHY ALLIANCE LIFE INSURANCE CO	16.9709	2	165,251	\$139,706,791	\$148,263,155	\$0	\$118,938,694	\$143,158,508	96.56
47	HORACE MANN LIFE INSURANCE COMPANY	0.1864	36	586	\$1,534,456	\$1,563,750	\$0	\$1,276,785	\$1,208,145	77.26
48	HUMANA INSURANCE COMPANY	3.8117	6	23,969	\$1,378,240	\$37,218,762	\$0	\$32,227,659	\$34,225,883	91.96
49	INSURANCE COMPANY OF NORTH AMERICA	0.0095	76	0	\$78,276	\$0	\$0	(\$487,878)	\$0	0.00
50	JEFFERSON PILOT LIFE INS CO	0.1012	48	1,698	\$833,386	\$833,386	\$0	\$1,060,560	\$1,300,750	156.08
51	JOHN ALDEN LIFE INSURANCE CO	0.3314	33	2,050	\$2,728,207	\$2,722,152	\$0	\$1,020,787	\$1,053,203	38.69
52	JOHN DEERE INSURANCE COMPANY	0.0617	56	197	\$507,822	\$527,999	\$0	\$19,246	\$18,253	3.46
53	JOHN HANCOCK MUTUAL LIFE INS CO	0.0623	55	1,260	\$512,977	\$535,115	\$10,432	\$146,218	\$68,209	12.75
54	LAFAYETTE LIFE INSURANCE CO THE	0.0314	60	4	\$258,140	\$258,152	\$0	\$370,650	\$343,207	132.95
55	LIBERTY MUTUAL INSURANCE COMPANY	0.0000	93	0	(\$536)	\$0	\$0	\$7,163	(\$9,526)	0.00
56	LIFE INSURANCE CO OF NORTH AMERICA	0.0731	53	1,184	\$601,573	\$601,573	\$0	\$451,478	\$421,206	70.02
57	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0850	49	13,816	\$699,853	\$1,435,641	\$0	\$354,577	\$430,731	30.00
58	MASSACHUSETTS MUTUAL LIFE INS CO	0.7070	25	1,932	\$5,819,783	\$5,129,115	\$0	\$4,377,767	\$4,455,418	86.87
59	METRAHEALTH INS CO	0.8446	23	469	\$6,953,024	\$5,346,452	\$0	\$3,423,119	\$4,503,340	84.23
60	METROPOLITAN LIFE INSURANCE COMPANY	3.5648	7	180,120	\$29,345,803	\$17,343,673	\$0	\$10,979,493	\$12,920,389	74.50
61	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0110	74	0	\$90,650	\$79,436	\$0	\$51,266	\$41,627	52.40
62	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.6157	27	6,017	\$5,068,465	\$4,923,157	\$0	\$4,429,648	\$4,581,194	93.05
63	MUTUAL OF OMAHA INSURANCE COMPANY	0.0042	80	111	\$34,967	\$32,746	\$0	\$372,858	\$362,733	1107.72
64	NATIONWIDE LIFE INSURANCE COMPANY	0.3513	32	1,779	\$2,891,902	\$2,631,310	\$0	\$2,887,347	\$2,987,187	113.52
65	NEW ENGLAND MUTUAL LIFE INS CO	0.1305	42	2,582	\$1,074,009	\$1,040,230	\$7,286	\$371,807	\$357,254	34.34
66	NEW YORK LIFE INSURANCE COMPANY	1.1201	18	14,142	\$9,221,044	\$9,684,932	\$36,450	\$6,804,542	\$7,786,903	80.40
67	NIPPON LIFE INS CO OF AMERICA	0.0000	92	0	\$196	\$196	\$0	\$32,549	\$0	0.00
68	NORTHWESTERN NATIONAL LIFE INS CO	0.1350	40	2,435	\$1,111,514	\$1,148,868	\$0	\$960,998	\$1,056,068	91.92
69	OXFORD LIFE INSURANCE COMPANY	0.0005	86	4	\$4,319	\$4,604	\$0	\$178	\$172	3.74
70	PAN AMERICAN LIFE INSURANCE COMPANY	0.1194	45	5,533	\$982,983	\$983,244	\$0	\$470,009	\$498,973	50.75
71	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0001	90	5	\$734	\$785	\$0	\$2,064	\$1,492	190.06
72	PFL LIFE INSURANCE COMPANY	0.0228	65	69	\$187,792	\$177,205	\$0	\$451,592	\$376,087	212.23
73	PHILADELPHIA AMERICAN LIFE INS CO	0.0015	82	28	\$12,550	\$12,648	\$0	\$27,032	\$24,702	195.30
74	PHOENIX HOME LIFE MUTUAL INS CO	0.0148	69	50	\$121,625	\$125,693	\$0	\$140,614	\$124,554	99.09
75	PM GROUP LIFE INS CO	0.0138	71	104	\$113,547	\$111,851	\$0	\$90,250	\$90,686	81.08
76	PRINCIPAL MUTUAL LIFE INS CO	5.8322	4	46,620	\$48,011,675	\$46,892,960	\$82,976	\$40,103,984	\$39,679,177	84.62
77	PROVIDENT LIFE AND ACCIDENT INS CO	0.3594	31	559	\$2,958,539	\$3,277,733	\$0	\$2,856,376	\$3,178,021	96.96
78	PROVIDENT LIFE AND CASUALTY INS CO	0.0003	89	54	\$2,460	\$2,225	\$0	\$0	\$0	0.00
79	PRUDENTIAL INSURANCE CO OF AMERICA THE	4.5577	5	64,189	\$37,519,493	\$35,288,882	\$546,954	\$33,646,989	\$37,396,047	105.97

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - LARGE EMPLOYER**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	SAFEHEALTH LIFE INSURANCE COMPANY	0.0003	88	203	\$2,504	\$2,504	\$0	\$1,390	\$1,390	55.51
81	SHELTER LIFE INSURANCE CO	0.6303	26	3,384	\$5,188,755	\$5,195,907	\$0	\$4,367,931	\$3,772,103	72.60
82	SIERRA HEALTH & LIFE INS CO INC	0.0607	57	720	\$499,713	\$499,141	\$0	\$175,045	\$386,285	77.39
83	STATE FARM MUTUAL AUTOMOBILE INS CO	1.0719	19	5,488	\$8,823,701	\$8,823,701	\$0	\$8,079,613	\$8,097,809	91.77
84	TIME INSURANCE COMPANY	0.0187	67	110	\$154,112	\$155,886	\$0	\$74,040	\$78,830	50.57
85	TRAVELERS INSURANCE COMPANY THE	2.0975	14	2,907	\$17,267,177	\$15,506,079	\$0	\$21,798,075	\$18,972,452	122.35
86	TRUSTMARK INSURANCE CO (MUTUAL)	0.8616	22	7,125	\$7,092,718	\$7,019,080	\$0	\$5,380,850	\$5,559,810	79.21
87	UNION LABOR LIFE INSURANCE COMPANY	0.0268	61	363	\$220,609	\$279,494	\$26,229	\$231,930	\$230,436	82.45
88	UNITED HEALTH AND LIFE INSURANCE CO	2.8625	11	105,158	\$23,564,804	\$23,866,992	\$0	\$14,547,261	\$14,433,436	60.47
89	UNITED OF OMAHA LIFE INS CO	1.1760	16	5,820	\$9,681,022	\$9,914,764	\$0	\$9,798,308	\$8,627,090	87.01
90	UNITED STATES LIFE INS CO NY	0.0166	68	90	\$136,293	\$137,280	\$0	\$74,875	\$81,512	59.38
91	UNITED WISCONSIN LIFE INSURANCE COMPANY	0.9799	20	0	\$8,066,926	\$8,109,343	\$0	\$5,825,004	\$6,008,832	74.10
92	UNITED WORLD LIFE INSURANCE COMPANY	0.0054	79	49	\$44,155	\$43,630	\$0	\$200,881	\$246,857	565.80
93	WASHINGTON NATIONAL INS CO	0.7663	24	3,125	\$6,308,223	\$6,014,212	\$0	\$5,717,966	\$5,012,839	83.35
94	WESTERN AND SOUTHERN LIFE INS CO	0.0005	87	361	\$4,164	\$4,164	\$0	\$865,995	\$865,995	20797.19
95	WOODMEN ACCIDENT AND LIFE COMPANY*	0.1317	41	980	\$1,083,972	\$1,096,464	\$0	\$554,085	\$496,543	45.29
	TOTAL	100.000		1,154,430	\$823,211,527	\$840,834,632	\$1,653,552	\$642,160,094	\$695,199,347	82.68

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - ASSOCIATION**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACADEMY LIFE INSURANCE CO*	0.2298	37	229	\$159,899	\$159,677	\$0	\$82,370	\$81,540	51.07
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.4725	33	2,526	\$328,824	\$324,566	\$0	\$190,819	\$186,550	57.48
3	AMERICAN HERITAGE LIFE INSURANCE CO	0.0504	54	13	\$35,042	\$32,974	\$0	\$22,556	\$21,802	66.12
4	AMERICAN INSURANCE CO OF TEXAS*	0.0103	65	41	\$7,185	\$5,392	\$0	\$0	\$0	0.00
5	AMERICAN LIFE & HEALTH INS CO	0.0356	59	7	\$24,773	\$23,832	\$0	\$15,004	\$18,683	78.39
6	AMERICAN LIFE AND CASUALTY INS CO*	0.0445	57	3,971	\$30,969	\$30,496	\$0	\$8,123	\$26,047	85.41
7	AMERICAN NATIONAL LIFE INS OF TX	1.6387	13	612	\$1,140,406	\$1,145,925	\$0	\$452,896	\$450,786	39.34
8	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0573	52	11	\$39,846	\$39,846	\$0	\$24,495	\$23,907	60.00
9	AMEX LIFE INSURANCE CO	0.0043	68	0	\$3,021	\$3,107	\$0	\$5,410	\$4,670	150.31
10	BANKERS MULTIPLE LINE INSURANCE CO	0.0913	48	74	\$63,569	\$50,979	\$0	\$49,744	\$36,547	71.69
11	BCS INSURANCE COMPANY	0.1667	41	160,281	\$116,005	\$116,006	\$0	\$0	\$46,546	40.12
12	BENCHMARK INSURANCE COMPANY	1.2152	18	857	\$845,657	\$845,657	\$0	\$446,313	\$635,313	75.13
13	BENEFICIAL STANDARD LIFE INS CO*	0.4831	32	3,577	\$336,201	\$347,256	\$0	\$172,371	\$145,133	41.79
14	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.5521	30	417	\$384,249	\$370,736	\$0	\$165,305	\$207,309	55.92
15	CONGRESS LIFE INSURANCE COMPANY	0.0148	64	52	\$10,289	\$10,289	\$0	\$131	\$131	1.27
16	COVENTRY HEALTH AND LIFE INSURANCE CO	0.5986	28	0	\$416,613	\$416,136	\$0	\$255,441	\$226,057	54.32
17	EPIC LIFE INSURANCE COMPANY THE	0.0404	58	0	\$28,098	\$27,066	\$0	\$15,732	\$15,732	58.12
18	FEDERAL HOME LIFE INSURANCE COMPANY*	0.1404	42	701	\$97,682	\$97,422	\$0	\$3,127	(\$32,362)	0.00
19	FEDERATED MUTUAL INSURANCE COMPANY	1.0529	20	5	\$732,732	\$667,732	\$0	\$1,138,085	\$356,104	36.80
20	FIDELITY SECURITY LIFE INSURANCE CO*	0.1851	39	110	\$128,787	\$128,091	\$0	\$126,403	\$161,213	125.86
21	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.0887	49	65	\$61,698	\$63,180	\$0	\$24,605	\$47,172	74.66
22	GENERAL AMERICAN LIFE INSURANCE CO	8.7600	4	2,342	\$6,096,310	\$6,296,158	\$0	\$3,739,021	\$3,965,979	62.99
23	GOLDEN RULE INSURANCE COMPANY	8.6174	5	3,802	\$5,997,038	\$6,005,146	\$0	\$3,271,896	\$3,317,242	55.24
24	GREAT AMERICAN RESERVE INS CO	0.0449	56	4	\$31,255	\$30,493	\$0	\$22,723	\$22,278	73.06
25	GUARANTEE TRUST LIFE INSURANCE CO*	0.1311	43	169	\$91,255	\$109,552	\$0	\$44,003	\$44,003	40.16
26	HARTFORD LIFE AND ACCIDENT INS CO*	0.0581	51	49	\$40,447	\$40,812	\$0	\$30,018	\$46,932	115.00
27	HARTFORD LIFE INSURANCE CO	0.8612	22	1,116	\$599,326	\$577,112	\$0	\$2,405	\$0	0.00
28	HARVEST LIFE INSURANCE COMPANY THE	1.1820	19	313	\$822,548	\$889,009	\$0	\$1,511,055	\$1,560,377	175.52
29	HEALTHY ALLIANCE LIFE INSURANCE CO	11.6535	2	12,011	\$8,109,953	\$8,606,648	\$0	\$5,968,421	\$7,183,788	83.47
30	J C PENNEY LIFE INSURANCE COMPANY	0.3540	34	1,952	\$246,377	\$242,946	\$0	\$129,848	\$152,651	62.83
31	JOHN ALDEN LIFE INSURANCE CO	2.5278	8	1,555	\$1,759,164	\$1,755,259	\$0	\$658,210	\$679,112	38.69
32	JOHN HANCOCK MUTUAL LIFE INS CO	2.4623	9	399	\$1,713,604	\$1,787,555	\$3,060	\$1,711,338	\$1,731,875	96.89
33	LIFE INSURANCE CO OF NORTH AMERICA	0.0470	55	64	\$32,720	\$32,720	\$0	\$191,379	\$190,000	580.68
34	LIFE INVESTORS INS CO OF AMERICA	1.3054	17	313	\$908,438	\$922,247	\$0	\$1,000,974	\$928,929	100.72
35	LINCOLN NATIONAL LIFE INSURANCE CO*	0.7404	25	110	\$515,277	\$0	\$0	\$143,253	\$0	0.00
36	MASSACHUSETTS MUTUAL LIFE INS CO	0.6596	27	261	\$459,022	\$459,022	\$0	\$530,587	\$530,587	115.59
37	MEGA LIFE AND HEALTH INS CO THE	0.7727	24	261	\$537,725	\$531,546	\$0	\$145,763	\$155,595	29.27
38	METRAHEALTH INS CO	0.0319	62	1	\$22,197	\$17,068	\$0	\$10,928	\$14,377	84.23
39	MIDAMERICA LIFE INSURANCE COMPANY	0.0088	67	0	\$6,095	\$6,061	\$0	\$0	\$0	0.00
40	MIDWEST NATIONAL LIFE INS CO OF TN	0.4885	31	412	\$339,941	\$257,916	\$0	\$58,401	\$328,968	127.55
41	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0562	53	0	\$39,122	\$86,664	\$0	\$143,638	\$172,710	199.29
42	MONUMENTAL LIFE INSURANCE COMPANY*	0.2836	36	785	\$197,361	\$217,499	\$0	\$102,519	\$114,041	52.43
43	MUTUAL LIFE INSURANCE CO OF NY*	0.0089	66	8	\$6,168	\$6,190	\$0	\$0	\$0	0.00
44	MUTUAL OF OMAHA INSURANCE COMPANY	0.0689	50	69	\$47,968	\$53,246	\$0	\$72,719	\$71,150	133.63
45	MUTUAL PROTECTIVE INS CO	0.0297	63	8	\$20,691	\$21,632	\$0	\$1,641	(\$15,637)	0.00
46	NATIONAL CASUALTY COMPANY*	1.4391	16	1,128	\$1,001,473	\$1,020,680	\$0	\$623,804	\$522,511	51.19
47	NATIONAL FINANCIAL INSURANCE COMPANY	0.1220	45	189	\$84,878	\$68,885	\$0	\$4,650	\$4,650	6.75
48	NATIONAL GROUP LIFE INSURANCE COMPANY*	5.8758	7	2,211	\$4,089,075	\$4,080,988	\$0	\$2,632,568	\$2,881,701	70.61
49	NATIONAL HEALTH INS CO	1.5887	14	440	\$1,105,597	\$1,103,914	\$0	\$806,281	\$818,645	74.16
50	NEW YORK LIFE INSURANCE COMPANY	2.2668	10	2,377	\$1,577,527	\$1,577,579	\$86,554	\$1,614,395	\$1,608,860	101.98
51	NORTH AMERICAN LIFE ASSURANCE CO	0.0986	47	160	\$68,634	\$68,634	\$0	\$37,391	\$37,391	54.48
52	NORTHWESTERN NATIONAL LIFE INS CO	0.1063	46	27	\$73,951	\$76,436	\$0	\$106,705	\$117,261	153.41
53	PFL LIFE INSURANCE COMPANY	11.2104	3	6,871	\$7,801,602	\$7,793,045	\$0	\$3,995,642	\$4,130,045	53.00
54	PHF LIFE INSURANCE COMPANY	0.0000	69	0	\$0	\$0	\$0	\$25,348	(\$92,850)	0.00
55	PM GROUP LIFE INS CO	0.6921	26	419	\$481,672	\$474,476	\$0	\$382,846	\$384,694	81.08
56	PRINCIPAL MUTUAL LIFE INS CO	11.8059	1	6,729	\$8,215,981	\$8,321,217	\$0	\$7,803,109	\$7,809,500	93.85
57	PROVIDENT INDEMNITY LIFE INS CO	0.1682	40	72	\$117,074	\$114,733	\$0	\$255,148	\$252,342	219.94
58	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.0341	60	7	\$23,711	\$23,612	\$26	\$44,156	\$47,905	202.88
59	REPUBLIC VANGUARD LIFE INSURANCE CO	0.5891	29	662	\$409,964	\$395,906	\$0	\$179,919	\$221,605	55.97
60	RESERVE NATIONAL INSURANCE COMPANY	8.2354	6	5,174	\$5,731,202	\$5,853,333	\$0	\$3,521,955	\$3,291,080	56.23
61	SECURITY LIFE INS CO OF AMERICA	0.2860	35	2,833	\$199,005	\$199,005	\$0	\$60,894	\$55,858	28.07
62	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0335	61	15	\$23,292	\$24,580	\$0	\$55,054	\$67,352	274.01
63	TRANSPORT LIFE INSURANCE COMPANY	0.1898	38	24	\$132,064	\$135,368	\$0	\$336,681	\$676,185	499.52
64	TRAVELERS INSURANCE COMPANY THE	1.8195	11	213	\$1,266,250	\$1,418,767	\$0	\$1,595,716	\$1,388,995	97.90
65	UNITED BENEFIT LIFE INSURANCE COMPANY	0.7918	23	246	\$551,025	\$547,657	\$0	\$147,214	\$159,783	29.18
66	UNITED INSURANCE COMPANY OF AMERICA	0.0000	69	0	\$0	\$0	\$0	\$105	\$105	0.00
67	UNITED OF OMAHA LIFE INS CO	0.0000	69	0	\$0	\$0	\$0	\$1,757	\$1,757	0.00
68	UNITED STATES LIFE INS CO NY	1.4764	15	1,368	\$1,027,454	\$1,033,411	\$0	\$567,385	\$617,677	59.77
69	UNIVERSE LIFE INSURANCE CO	1.8041	12	876	\$1,255,521	\$1,099,171	\$0	\$1,153,128	\$1,086,987	98.89
70	WASHINGTON NATIONAL INS CO	0.1298	44	213	\$90,333	\$97,548	\$0	\$205,111	\$0	0.00
71	WESTERN FIDELITY INSURANCE COMPANY	0.9103	21	0	\$633,468	\$631,823	\$0	\$1,340,720	\$1,094,421	173.22
	TOTAL	100.000		231,807	\$69,592,300	\$70,319,644	\$89,640	\$50,277,352	\$51,038,298	72.58



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - DISCRETIONARY**
(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN REPUBLIC INSURANCE COMPANY	0.3367	9	0	\$65,157	\$94,318	\$0	\$337,336	\$308,268	326.84
2	BANKERS LIFE AND CASUALTY COMPANY	6.8728	5	769	\$1,329,864	\$1,358,426	\$0	\$845,436	\$670,257	49.34
3	CELTIC LIFE INSURANCE COMPANY THE	2.1794	6	162	\$421,701	\$421,537	\$0	\$188,624	\$162,225	38.48
4	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.1501	10	20	\$29,045	\$30,218	\$0	\$16,734	\$13,731	45.44
5	CONGRESS LIFE INSURANCE COMPANY	0.0003	16	1	\$51	\$51	\$0	\$348	\$348	682.35
6	FORTIS BENEFITS INSURANCE COMPANY	14.2529	3	8,129	\$2,757,963	\$2,790,668	\$0	\$2,410,192	\$2,538,033	90.95
7	GREAT WEST LIFE ASSURANCE COMPANY*	0.0294	14	10	\$5,691	\$21,488	\$0	\$28,300	\$16,240	75.58
8	HARTFORD LIFE INSURANCE CO	0.0000	17	0	\$0	\$0	\$0	\$805,615	\$912,025	0.00
9	LINCOLN NATIONAL LIFE INSURANCE CO*	1.7421	7	42	\$337,087	\$0	\$0	\$90,115	\$0	0.00
10	MARKEL INSURANCE COMPANY	0.0892	12	9,236	\$17,268	\$9,444	\$0	\$0	\$0	0.00
11	MEGA LIFE AND HEALTH INS CO THE	0.0175	15	0	\$3,388	\$3,353	\$0	\$5,935	\$6,664	198.75
12	MUTUAL OF OMAHA INSURANCE COMPANY	10.8237	4	1,907	\$2,094,344	\$2,115,383	\$0	\$1,969,807	\$2,472,556	116.88
13	PFL LIFE INSURANCE COMPANY	0.0000	17	1	\$0	\$0	\$0	\$1,179	\$1,179	0.00
14	PHYSICIANS MUTUAL INSURANCE COMPANY	0.1179	11	31	\$22,815	\$19,164	\$0	\$0	\$0	0.00
15	PRINCIPAL MUTUAL LIFE INS CO	40.5404	1	4,796	\$7,844,383	\$8,407,408	\$0	\$7,696,791	\$7,620,217	90.64
16	TRUSTMARK INSURANCE CO (MUTUAL)	0.9033	8	205	\$174,789	\$168,972	\$0	\$78,655	\$83,337	49.32
17	TRUSTMARK LIFE INSURANCE COMPANY	0.0422	13	0	\$8,174	\$8,144	\$0	\$62	\$61	0.75
18	WASHINGTON NATIONAL INS CO	21.9019	2	5,468	\$4,237,916	\$4,077,435	\$0	\$2,358,991	\$2,424,005	59.45
TOTAL		100.000		30,777	\$19,349,536	\$19,526,009	\$0	\$16,834,120	\$17,229,146	88.24



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - FEDERAL EMPLOYEES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	27.8129	2	29,667	\$48,705,243	\$53,738,401	\$0	\$50,935,720	\$50,136,662	93.30
2	BLUE CROSS & BLUE SHIELD OF MO	40.4939	1	50,374	\$70,894,422	\$71,084,236	\$0	\$65,341,675	\$65,639,854	92.34
3	CONTINENTAL ASSURANCE COMPANY	26.8528	3	13,524	\$47,024,051	\$47,023,792	\$0	\$61,006,283	\$42,718,454	90.84
4	MUTUAL OF OMAHA INSURANCE COMPANY	4.8504	4	5,774	\$8,493,934	\$9,001,493	\$0	\$7,507,418	\$7,352,744	81.68
	TOTAL	100.000		99,339	\$175,117,650	\$180,847,922	\$0	\$184,791,096	\$165,847,714	91.71



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICARE SUPPLEMENT**
(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACADEMY LIFE INSURANCE CO*	0.0292	18	33	\$26,905	\$27,294	\$0	\$24,790	\$27,226	99.75
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.8879	6	1,544	\$818,305	\$839,315	\$0	\$541,937	\$556,027	66.25
3	BANKERS MULTIPLE LINE INSURANCE CO	0.0149	21	13	\$13,711	\$10,996	\$0	\$10,729	\$7,882	71.68
4	BANKERS SECURITY LIFE INS SOCIETY	0.0107	23	0	\$9,890	\$9,411	\$0	\$0	\$0	0.00
5	BUSINESS MENS ASSURANCE CO OF AMERICA	0.0565	16	0	\$52,061	\$52,743	\$0	\$35,434	\$10,985	20.83
6	COLONIAL PENN FRANKLIN INSURANCE CO	0.1778	13	187	\$163,888	\$165,499	\$0	\$119,686	\$132,389	79.99
7	COMBINED INSURANCE CO OF AMERICA	0.3079	10	174	\$283,734	\$286,529	\$0	\$199,292	\$198,377	69.23
8	CUNA MUTUAL INSURANCE SOCIETY	0.0100	24	11	\$9,182	\$9,269	\$0	\$14,736	\$14,338	154.69
9	FEDERATED MUTUAL INSURANCE COMPANY	0.1129	15	71	\$104,057	\$104,057	\$0	\$105,867	\$88,779	85.32
10	FIDELITY SECURITY LIFE INSURANCE CO*	0.0230	20	13	\$21,161	\$21,373	\$0	\$9,767	(\$24,845)	0.00
11	GUARANTEE TRUST LIFE INSURANCE CO*	0.0050	28	5	\$4,570	\$4,570	\$0	\$103	\$103	2.25
12	HARTFORD LIFE AND ACCIDENT INS CO*	0.0050	27	6	\$4,580	\$4,600	\$0	\$11,401	\$2,356	51.22
13	HARTFORD LIFE INSURANCE CO	1.4940	3	1,948	\$1,376,852	\$1,344,553	\$0	\$1,066,194	\$1,202,247	89.42
14	LIFE INVESTORS INS CO OF AMERICA	0.0007	34	1	\$623	\$527	\$0	\$403	(\$54)	0.00
15	LONDON LIFE REINSURANCE COMPANY	0.0021	32	2	\$1,891	\$1,928	\$0	\$8,908	(\$159,371)	0.00
16	METROPOLITAN LIFE INSURANCE COMPANY	0.0037	30	9	\$3,418	\$3,472	\$0	\$3,487	\$3,346	96.37
17	MONTGOMERY WARD LIFE INSURANCE CO	0.1218	14	82	\$112,237	\$108,270	\$0	\$68,991	\$71,823	66.34
18	MONUMENTAL LIFE INSURANCE COMPANY*	0.7478	7	579	\$689,202	\$707,201	\$0	\$485,555	\$465,659	65.85
19	MUTUAL OF OMAHA INSURANCE COMPANY	0.6262	8	481	\$577,140	\$595,515	\$0	\$421,985	\$387,978	65.15
20	NATIONAL BENEFIT LIFE INSURANCE CO	0.0235	19	37	\$21,691	\$22,005	\$0	\$22,762	\$22,882	103.99
21	NIPPON LIFE INS CO OF AMERICA	0.0000	35	0	\$0	\$0	\$0	\$1,904	\$0	0.00
22	PIONEER LIFE INSURANCE COMPANY	0.0022	31	3	\$2,063	\$1,402	\$0	\$582	\$322	22.97
23	PRINCIPAL MUTUAL LIFE INS CO	1.5744	2	1,129	\$1,450,963	\$1,450,963	\$0	\$1,047,584	\$1,031,532	71.09
24	PROVIDENT LIFE AND ACCIDENT INS CO	0.5083	9	307	\$468,440	\$448,578	\$0	\$302,507	\$334,682	74.94
25	PROVIDIAN LIFE AND HEALTH INSURANCE CO	1.0367	5	709	\$955,382	\$987,610	\$0	\$642,740	\$641,950	65.00
26	PRUDENTIAL INSURANCE CO OF AMERICA THE	90.2272	1	97,809	\$83,151,899	\$83,527,980	\$0	\$82,387,900	\$87,341,575	104.57
27	PYRAMID LIFE INSURANCE COMPANY	0.0007	33	1	\$684	\$683	\$0	\$0	(\$92)	0.00
28	SECURITY GENERAL LIFE INSURANCE CO	0.0043	29	0	\$3,962	\$3,351	\$0	\$6,142	\$4,395	131.15
29	UNION FIDELITY LIFE INSURANCE CO	1.3673	4	2,008	\$1,260,095	\$1,322,410	\$0	\$951,984	\$1,137,360	86.01
30	UNION LABOR LIFE INSURANCE COMPANY	0.2537	12	200	\$233,808	\$238,766	\$0	\$165,278	\$155,607	65.17
31	UNITED AMERICAN INSURANCE COMPANY	0.0139	22	10	\$12,788	\$12,445	\$0	\$5,517	\$7,439	59.78
32	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0330	17	24	\$30,367	\$31,250	\$0	\$27,556	\$26,136	83.64
33	USAA LIFE INSURANCE COMPANY	0.3051	11	366	\$281,190	\$283,109	\$0	\$218,910	\$238,103	84.10
34	VETERANS LIFE INS CO	0.0058	26	6	\$5,304	\$5,440	\$0	\$5,580	\$4,500	82.72
35	WORLD INSURANCE COMPANY	0.0069	25	9	\$6,314	\$5,185	\$0	\$5,372	\$9,419	181.66
TOTAL		100.000		107,777	\$92,158,357	\$92,636,299	\$0	\$88,921,583	\$93,941,055	101.41



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CARE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
1	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.1918	22	18	\$21,638	\$21,358	\$0	\$752	\$735
2	ALLSTATE LIFE INSURANCE COMPANY	1.4028	12	123	\$158,254	\$161,867	\$0	\$32,307	\$34,692
3	AMERICAN CASUALTY CO OF READING PA	0.3293	17	0	\$37,148	\$37,650	\$0	\$0	\$0
4	AMERICAN HEALTH & LIFE INSURANCE CO	0.0055	30	1	\$622	\$662	\$0	\$0	\$1,336
5	AMERICAN REPUBLIC INSURANCE COMPANY	4.2952	7	549	\$484,561	\$492,935	\$0	\$434,507	\$423,507
6	AMEX LIFE ASSURANCE CO	4.0248	8	487	\$454,060	\$467,449	\$0	\$263,150	\$227,179
7	COLONIAL PENN FRANKLIN INSURANCE CO	0.0180	29	25	\$2,033	\$3,393	\$0	\$9,404	\$3,757
8	CONNECTICUT GENERAL LIFE INS CO	0.8779	14	293	\$99,044	\$99,044	\$0	\$4,553	\$28,343
9	GUARANTEE LIFE INSURANCE COMPANY	1.2447	13	227	\$140,424	\$139,159	\$0	\$0	\$0
10	GUARANTEE TRUST LIFE INSURANCE CO*	0.2023	21	55	\$22,825	\$25,911	\$0	\$2,101	\$23,266
11	HARTFORD LIFE AND ACCIDENT INS CO*	0.0286	28	4	\$3,222	\$3,235	\$0	\$3,280	\$4,714
12	HARTFORD LIFE INSURANCE CO	0.2465	20	31	\$27,805	\$28,230	\$0	\$32,292	\$44,188
13	HEALTH AND LIFE INSURANCE CO OF AMERICA	0.1788	23	14	\$20,169	\$23,833	\$0	\$21,034	\$20,541
14	IDS LIFE INSURANCE COMPANY	0.0387	26	6	\$4,363	\$4,366	\$0	\$0	\$0
15	J C PENNEY LIFE INSURANCE COMPANY	3.1397	9	779	\$354,206	\$349,275	\$0	\$186,678	\$219,461
16	JOHN HANCOCK MUTUAL LIFE INS CO	18.6871	2	5,338	\$2,108,185	\$2,199,182	\$0	\$61,311	\$62,047
17	LONDON LIFE REINSURANCE COMPANY	0.0000	31	0	\$0	\$0	\$0	\$35,000	\$35,000
18	METROPOLITAN LIFE INSURANCE COMPANY	7.6005	5	9,106	\$857,451	\$506,762	\$0	\$44,959	\$52,907
19	MONUMENTAL LIFE INSURANCE COMPANY*	0.0692	24	11	\$7,808	\$7,300	\$0	\$0	\$2,115
20	MUTUAL LIFE INSURANCE CO OF NY*	0.0474	25	12	\$5,350	\$5,350	\$0	\$0	\$0
21	MUTUAL OF OMAHA INSURANCE COMPANY	0.6677	15	129	\$75,330	\$75,115	\$0	\$10,665	\$26,476
22	NEW YORK LIFE INSURANCE COMPANY	2.6807	10	229	\$302,427	\$308,056	\$0	\$28,401	\$205,007
23	PFL LIFE INSURANCE COMPANY	9.2356	3	728	\$1,041,907	\$1,108,632	\$0	\$500,344	\$604,529
24	PIONEER LIFE INSURANCE COMPANY	7.5896	6	707	\$856,224	\$885,575	\$0	\$702,948	\$636,660
25	PRINCIPAL MUTUAL LIFE INS CO	0.2880	19	107	\$32,491	\$32,966	\$0	\$0	\$74
26	PROVIDENT LIFE AND ACCIDENT INS CO	0.4721	16	74	\$53,259	\$57,821	\$0	\$0	\$0
27	PRUDENTIAL INSURANCE CO OF AMERICA THE	25.1950	1	2,679	\$2,842,363	\$2,100,061	\$0	\$1,297,401	\$1,509,258
28	SENTRY INSURANCE A MUTUAL COMPANY	0.3005	18	0	\$33,899	\$33,842	\$0	\$16,493	\$16,493
29	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0322	27	2	\$3,638	\$3,814	\$0	\$0	\$0
30	TRANSPORT LIFE INSURANCE COMPANY	8.9866	4	900	\$1,013,824	\$1,119,112	\$0	\$1,139,057	\$614,794
31	UNUM LIFE INS CO OF AMERICA	1.9230	11	1,099	\$216,943	\$205,137	\$0	\$0	\$0
	TOTAL	100.000		23,733	\$11,281,475	\$10,507,072	\$0	\$4,826,637	\$4,797,079



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP SPECIFIED DISEASE**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG LIFE INSURANCE COMPANY	0.0000	19	0	\$0	\$0	\$0	\$198	\$197	0.00
2	ALLIANZ LIFE INS CO OF NORTH AMERICA*	8.8704	6	4,159	\$353,636	\$349,056	\$0	\$127,420	\$124,569	35.69
3	AMERICAN FAMILY LIFE ASSUR CO GA	0.3203	10	51	\$12,771	\$11,115	\$0	\$27,751	\$27,631	248.57
4	BCS LIFE INSURANCE COMPANY	0.0200	14	3	\$798	\$798	\$0	\$0	(\$12)	0.00
5	CAPITOL AMERICAN LIFE INSURANCE COMPANY	12.8146	4	1,102	\$510,882	\$509,285	\$0	\$125,236	\$142,765	28.03
6	COLONIAL LIFE & ACCIDENT INS CO	2.3061	9	392	\$91,937	\$94,752	\$0	\$146,948	\$148,572	156.80
7	COMBINED INSURANCE CO OF AMERICA	23.6682	1	5,056	\$943,581	\$942,566	\$0	\$574,890	\$736,632	78.15
8	FEDERAL HOME LIFE INSURANCE COMPANY*	0.3144	11	60	\$12,536	\$13,762	\$0	\$143	(\$605)	0.00
9	FIDELITY SECURITY LIFE INSURANCE CO*	13.7259	3	7,061	\$547,209	\$545,440	\$0	\$215,786	\$216,101	39.62
10	GUARANTEE RESERVE LIFE INSURANCE CO	0.1814	12	40	\$7,231	\$7,236	\$0	\$3,688	\$4,947	68.37
11	GUARANTEE TRUST LIFE INSURANCE CO*	0.0193	15	0	\$768	\$768	\$0	\$0	(\$24)	0.00
12	LAMAR LIFE INSURANCE COMPANY	9.7895	5	11	\$390,278	\$390,278	\$0	\$49,222	\$49,222	12.61
13	MONUMENTAL LIFE INSURANCE COMPANY*	6.8417	7	4,437	\$272,757	\$279,409	\$0	\$112,867	\$133,606	47.82
14	MUTUAL OF OMAHA INSURANCE COMPANY	16.6345	2	8,426	\$663,168	\$651,081	\$0	\$247,002	\$297,866	45.75
15	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0463	13	23	\$1,845	\$1,907	\$0	\$576	\$575	30.15
16	TRANSPORT LIFE INSURANCE COMPANY	0.0023	18	5	\$91	\$116	\$0	\$0	(\$265)	0.00
17	UNION FIDELITY LIFE INSURANCE CO	4.4268	8	1,764	\$176,485	\$175,213	\$0	\$48,568	\$64,899	37.04
18	VIRGINIA SURETY COMPANY INC	0.0066	17	0	\$264	\$304	\$0	\$0	\$0	0.00
19	WASHINGTON NATIONAL INS CO	0.0117	16	2	\$486	\$466	\$0	\$0	\$0	0.00
TOTAL		100.000		32,592	\$3,986,703	\$3,973,553	\$0	\$1,680,295	\$1,946,676	48.99



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INS CO	0.0271	88	733	\$17,952	\$16,930	\$0	\$1,390	\$645	3.81
2	ADVANCE INSURANCE COMPANY	0.0001	117	42	\$79	\$79	\$0	\$0	\$0	0.00
3	AETNA LIFE INSURANCE COMPANY*	0.0612	74	245	\$40,471	\$41,244	\$0	\$27,759	\$28,411	68.89
4	AIG LIFE INSURANCE COMPANY	3.5978	7	31,802	\$2,379,554	\$2,479,419	\$0	\$368,691	\$366,072	14.76
5	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0060	102	31	\$3,937	\$3,937	\$0	\$28,303	\$23,870	606.30
6	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.6911	31	16,884	\$457,082	\$451,163	\$0	\$351,317	\$343,457	76.13
7	ALLSTATE LIFE INSURANCE COMPANY	2.9965	9	24,241	\$1,981,879	\$2,004,586	\$0	\$1,372,510	\$1,473,830	73.52
8	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.4550	35	10,601	\$300,949	\$214,574	\$0	\$284,570	\$239,474	111.60
9	AMERICAN FIDELITY ASSURANCE COMPANY	0.0569	78	384	\$37,639	\$38,082	\$0	\$792	\$8,288	21.76
10	AMERICAN HOME ASSURANCE COMPANY	0.1790	58	9,224	\$118,366	\$121,966	\$0	\$15,000	\$17,456	14.31
11	AMERICAN INCOME LIFE INSURANCE CO	0.0297	85	300,728	\$19,620	\$13,297	\$0	\$94,020	\$99,934	751.55
12	AMERICAN UNITED LIFE INSURANCE CO	0.1690	60	9,427	\$111,744	\$112,862	\$0	\$50,000	\$50,000	44.30
13	AMEX ASSURANCE COMPANY	0.3164	43	0	\$209,268	\$200,200	\$0	\$0	\$0	0.00
14	AMEX LIFE INSURANCE CO	3.1399	8	214,984	\$2,076,690	\$2,137,934	\$0	\$799,078	\$689,849	32.27
15	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.1433	64	6,290	\$94,747	\$94,702	\$0	\$15,000	\$16,385	17.30
16	AUTO CLUB LIFE INS CO	0.1891	57	94,072	\$125,084	\$120,155	\$0	\$7,250	\$4,610	3.84
17	BALBOA LIFE INSURANCE COMPANY	0.1590	61	762	\$105,156	\$85,085	\$0	\$0	\$0	0.00
18	BANKERS LIFE AND CASUALTY COMPANY	0.3589	39	7,475	\$237,372	\$232,968	\$0	\$550,390	\$747,911	321.04
19	BCS INSURANCE COMPANY	0.2527	49	3,989	\$167,117	\$167,117	\$0	\$117,111	\$135,732	81.22
20	BCS LIFE INSURANCE COMPANY	0.0352	82	8	\$23,250	\$23,206	\$0	\$0	\$1,878	8.09
21	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.8344	27	45,074	\$551,894	\$570,821	\$0	\$70,486	\$69,729	12.22
22	BUSINESS MENS ASSURANCE CO OF AMERICA	1.3508	22	65,886	\$893,405	\$880,388	\$0	\$268,644	\$268,644	30.51
23	CAMERON LIFE INSURANCE COMPANY	0.0123	97	204	\$8,131	\$1,223	\$0	\$3,171	\$3,057	249.96
24	CANADA LIFE ASSURANCE COMPANY	0.0405	81	3,421	\$26,769	\$26,769	\$0	\$0	\$0	0.00
25	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0715	71	13,744	\$47,287	\$47,915	\$0	\$48,055	\$50,025	104.40
26	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.1176	67	2,334	\$77,790	\$76,068	\$0	\$94,393	\$88,773	116.70
27	CITICORP LIFE INS CO	0.2203	52	435	\$145,710	\$144,992	\$0	\$67,136	\$145,710	100.50
28	COLONIAL PENN FRANKLIN INSURANCE CO	0.0008	111	10	\$508	\$522	\$0	\$0	\$0	0.00
29	COLONIAL PENN LIFE INSURANCE CO	0.0067	101	52	\$4,406	\$5,242	\$0	\$2,600	\$4,001	76.33
30	COMBINED INSURANCE CO OF AMERICA	1.3574	21	14,559	\$897,750	\$902,761	\$0	\$546,835	\$780,927	86.50
31	COMMERCIAL LIFE INSURANCE COMPANY*	0.3442	40	10,908	\$227,651	\$223,097	\$0	\$61,000	\$62,829	28.16
32	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0884	70	3,344	\$58,477	\$73,117	\$0	\$44,318	\$35,759	48.91
33	CONNECTICUT GENERAL LIFE INS CO	6.4530	5	68,896	\$4,267,971	\$4,183,464	\$0	\$3,620,308	\$3,608,361	86.25
34	CROWN LIFE INSURANCE COMPANY*	0.0136	96	752	\$9,024	\$8,601	\$0	\$57,489	\$20,093	233.61
35	CUNA MUTUAL INSURANCE SOCIETY	1.1677	23	132,858	\$772,274	\$767,576	\$0	\$264,094	\$296,615	38.64
36	EMPLOYERS HEALTH INSURANCE COMPANY*	0.0409	80	2,329	\$27,025	\$24,752	\$0	\$0	\$0	0.00
37	FAMILY LIFE INSURANCE COMPANY*	0.0162	92	132	\$10,714	\$10,856	\$0	\$6,852	\$4,027	37.09
38	FARM BUREAU LIFE INS CO OF MISSOURI	0.0620	73	76,913	\$40,980	\$40,665	\$0	\$17,000	\$19,000	46.72
39	FARMERS NEW WORLD LIFE INSURANCE CO	0.0006	113	101	\$388	\$385	\$0	\$0	\$0	0.00
40	FEDERAL INSURANCE COMPANY	7.9713	4	0	\$5,272,134	\$5,430,579	\$0	\$2,075,772	\$2,655,947	48.91
41	FIDELITY SECURITY LIFE INSURANCE CO*	0.2547	48	2,238	\$168,433	\$167,889	\$0	\$66,914	\$67,012	39.91
42	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.2473	50	25,167	\$163,572	\$167,501	\$0	\$73,328	\$69,787	41.66
43	GOVERNMENT EMPLOYEES INSURANCE CO	0.0051	103	22	\$3,347	\$3,477	\$0	\$1,120	\$1,049	30.17
44	GUARANTEE LIFE INSURANCE COMPANY	1.4149	20	84,521	\$935,782	\$927,351	\$0	\$397,000	\$419,459	45.23
45	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.8666	26	47,165	\$573,180	\$575,407	\$0	\$128,973	\$129,895	22.57
46	HARTFORD FIRE INSURANCE COMPANY	0.1193	66	13,148	\$78,891	\$78,016	\$0	\$5,360	(\$215,355)	0.00
47	HARTFORD LIFE AND ACCIDENT INS CO*	1.9804	11	187,904	\$1,309,803	\$1,304,698	\$0	\$1,172,213	\$1,625,674	124.60
48	HARTFORD LIFE INSURANCE CO	0.2367	51	31,123	\$156,572	\$157,501	\$0	\$27,367	(\$20,562)	0.00
49	HERITAGE LIFE INSURANCE COMPANY	0.3218	42	10,017	\$212,826	\$93,267	\$0	\$4,067	\$15,644	16.77
50	HOME INSURANCE COMPANY THE	0.7451	29	98	\$492,822	\$710,921	\$0	\$591,307	\$311,369	43.80
51	HORACE MANN LIFE INSURANCE COMPANY	0.0047	104	17,462	\$3,087	\$2,899	\$0	\$1,000	\$1,796	61.95
52	INSURANCE CO OF THE STATE OF PA	0.3766	38	706	\$249,099	\$247,027	\$0	\$15,287	\$19,444	7.87
53	J C PENNEY LIFE INSURANCE COMPANY	9.3000	2	80,020	\$6,150,896	\$6,065,237	\$0	\$3,241,699	\$3,810,984	62.83
54	JEFFERSON PILOT LIFE INS CO	0.0137	95	1,690	\$9,062	\$9,062	\$0	\$0	\$0	0.00
55	JOHN ALDEN LIFE INSURANCE CO	0.0075	100	79	\$4,938	\$4,905	\$0	\$0	\$0	0.00
56	JOHN HANCOCK MUTUAL LIFE INS CO	0.5057	33	512	\$334,496	\$348,931	\$0	\$284,550	\$287,965	82.53
57	LAFAYETTE LIFE INSURANCE CO THE	0.0607	75	27	\$40,138	\$40,091	\$0	\$20,000	\$35,237	87.89
58	LEGION INSURANCE COMPANY	8.5985	3	1	\$5,686,979	\$5,686,979	\$0	\$983,452	\$3,780,901	66.48
59	LIBERTY LIFE INSURANCE COMPANY*	0.8164	28	3,653	\$539,973	\$444,526	\$0	\$35,692	\$21,142	4.76
60	LIBERTY NATIONAL LIFE INSURANCE CO	0.0003	116	4	\$189	\$189	\$0	\$0	\$0	0.00
61	LIFE INSURANCE CO OF NORTH AMERICA	11.6682	1	15,196	\$7,717,211	\$7,717,211	\$0	\$2,331,450	\$2,518,804	32.64
62	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0513	79	512	\$33,947	\$34,422	\$0	\$5,241	\$5,367	15.59
63	LIFE INVESTORS INS CO OF AMERICA	0.4327	36	1,423	\$286,199	\$222,446	\$0	\$71,012	\$62,803	28.23
64	LINCOLN NATIONAL LIFE INSURANCE CO*	0.0005	114	11	\$347	\$732	\$0	\$0	\$0	0.00
65	MARKEL INSURANCE COMPANY	0.2976	46	4,873	\$196,849	\$130,249	\$0	\$76,374	\$111,227	85.40
66	MEGA LIFE AND HEALTH INS CO THE	0.0087	99	59	\$5,761	\$4,768	\$0	\$47,219	\$66,811	1401.24
67	MEMBERS LIFE INSURANCE COMPANY	0.0014	109	653	\$915	\$905	\$0	\$0	\$0	0.00
68	METRAHEALTH INS CO	0.0000	120	0	\$6	\$5	\$0	\$3	\$4	80.00
69	METROPOLITAN LIFE INSURANCE COMPANY	2.3325	10	680,899	\$1,542,666	\$911,732	\$0	\$921,174	\$1,084,018	118.90
70	MINNESOTA MUTUAL LIFE INSURANCE CO	0.7276	30	6,892	\$481,241	\$457,179	\$0	\$79,319	\$68,469	14.98
71	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0333	84	40	\$22,002	\$22,002	\$0	\$0	\$0	0.00
72	MONTGOMERY WARD LIFE INSURANCE CO	1.5570	18	24,149	\$1,029,780	\$993,386	\$0	\$612,360	\$637,490	64.17
73	MONUMENTAL LIFE INSURANCE COMPANY*	1.6937	15	30,170	\$1,120,216	\$410,985	\$0	\$404,197	\$472,545	114.98
74	MUTUAL OF OMAHA INSURANCE COMPANY	1.5287	19	19,337	\$1,011,064	\$913,876	\$0	\$417,876	\$465,782	50.97
75	NATIONAL CASUALTY COMPANY*	0.3163	44	26,227	\$209,193	\$212,087	\$0	\$83,460	\$91,941	43.35
76	NATIONAL UNION FIRE INS CO OF PITTSBURG	5.3977	6	79,940	\$3,570,002	\$3,567,935	\$0	\$900,450	\$1,022,911	28.67
77	NATIONWIDE LIFE INSURANCE COMPANY	0.3328	41	45,207	\$220,105	\$219,028	\$0	\$78,532	\$85,600	39.08

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
78	NATIONWIDE MUTUAL INSURANCE COMPANY	0.0001	119	2	\$35	\$37	\$0	\$0	\$2	5.41
79	NEW ENGLAND MUTUAL LIFE INS CO	0.0138	94	0	\$9,147	\$9,068	\$0	\$25,084	\$24,052	265.24
80	NEW HAMPSHIRE INSURANCE COMPANY	0.0000	121	0	\$0	\$0	\$0	(\$25,176)	\$14,322	0.00
81	NEW YORK LIFE INSURANCE COMPANY	0.1920	55	10,737	\$127,015	\$132,966	\$0	\$44,470	\$50,890	38.27
82	OLD REPUBLIC INSURANCE COMPANY	0.0282	86	3	\$18,662	\$18,662	\$0	\$10,065	\$9,473	50.76
83	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0000	121	0	\$0	\$0	\$0	\$54,016	\$54,016	0.00
84	PACIFIC INDEMNITY COMPANY	0.0157	93	0	\$10,355	\$10,560	\$0	\$0	\$2,230	21.12
85	PACIFIC MUTUAL LIFE INSURANCE CO	0.0175	91	1,170	\$11,598	\$11,348	\$0	\$8,146	\$8,014	70.62
86	PAN AMERICAN LIFE INSURANCE COMPANY	0.0248	89	1,900	\$16,430	\$16,434	\$0	\$13,000	\$13,801	83.98
87	PAUL REVERE LIFE INSURANCE CO	0.0116	98	2,085	\$7,671	\$7,747	\$0	\$70,000	\$70,000	903.58
88	PHOENIX AMERICAN LIFE INS CO	0.2077	53	11,852	\$137,361	\$138,057	\$0	\$106,000	\$118,366	85.74
89	PHOENIX HOME LIFE MUTUAL INS CO	0.1122	68	5,034	\$74,225	\$78,287	\$0	\$214,809	\$210,434	268.80
90	PM GROUP LIFE INS CO	0.0641	72	3,984	\$42,403	\$41,770	\$0	\$33,703	\$33,866	81.08
91	PREFERRED LIFE INS CO OF NEW YORK	0.0003	115	5	\$190	\$184	\$0	\$0	\$0	0.00
92	PROVIDENT LIFE AND ACCIDENT INS CO	0.5023	34	921	\$332,183	\$360,639	\$0	\$304,403	\$337,435	93.57
93	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.3052	45	1,866	\$201,983	\$208,693	\$0	\$41,801	\$41,750	20.01
94	RELIABLE LIFE INSURANCE COMPANY*	1.7725	13	56,382	\$1,172,342	\$958,987	\$0	\$592,260	\$592,260	61.76
95	RELIANCE INSURANCE COMPANY	1.5679	17	0	\$1,036,972	\$2,690,506	\$162,095	\$1,613,888	\$2,670,904	99.27
96	RELIANCE NATIONAL INDEMNITY COMPANY	0.0184	90	0	\$12,178	\$10,182	\$0	\$0	\$0	0.00
97	RELIANCE STANDARD LIFE INSURANCE CO*	0.0574	77	3,362	\$37,970	\$37,883	\$0	\$9,040	\$12,038	31.78
98	SAFECO LIFE INSURANCE COMPANY*	0.2749	47	11,149	\$181,807	\$182,926	\$0	\$150,931	\$139,306	76.15
99	SECURITY CONNECTICUT LIFE INS CO	0.0019	107	46	\$1,232	\$1,241	\$0	\$0	\$0	0.00
100	SECURITY LIFE INS CO OF AMERICA	0.6483	32	7,639	\$428,796	\$426,216	\$0	\$66,171	\$50,208	11.78
101	SECURITY LIFE OF DENVER	0.1566	62	2,112	\$103,588	\$106,518	\$0	\$0	(\$29,375)	0.00
102	SECURITY MUTUAL LIFE INS CO OF NY	0.0008	110	0	\$518	\$591	\$0	\$0	\$0	0.00
103	SENTRY INSURANCE A MUTUAL COMPANY	0.0020	105	0	\$1,304	\$1,299	\$0	\$633	\$633	48.73
104	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0018	108	9	\$1,204	\$1,262	\$0	\$1,632	\$1,997	158.24
105	SIGNATURE LIFE INS CO OF AMERICA, THE	0.0597	76	579	\$39,498	\$39,871	\$0	\$28,426	\$8,941	22.42
106	STANDARD INSURANCE COMPANY	0.1893	56	12,237	\$125,204	\$124,824	\$0	\$228,500	\$247,389	198.19
107	STATE FARM MUTUAL AUTOMOBILE INS CO	0.1436	63	3,158	\$94,979	\$94,979	\$0	\$13,180	\$6,830	7.19
108	TIME INSURANCE COMPANY	0.0350	83	1,516	\$23,121	\$23,569	\$0	\$0	\$0	0.00
109	TRANSAMERICA OCCIDENTAL LIFE INS CO	1.6178	16	56,013	\$1,069,969	\$1,067,212	\$0	\$0	\$342,710	32.11
110	TRANSPORT LIFE INSURANCE COMPANY	0.1765	59	0	\$116,737	\$115,119	\$0	\$33,497	\$27,202	23.63
111	TRAVELERS INSURANCE COMPANY THE	1.7370	14	123	\$1,148,843	\$1,283,455	\$0	\$1,443,528	\$1,256,522	97.90
112	TRUSTMARK INSURANCE CO (MUTUAL)	0.1241	65	5,637	\$82,053	\$81,014	\$0	\$20,247	\$18,661	23.03
113	TRUSTMARK LIFE INSURANCE COMPANY	0.0001	118	0	\$53	\$59	\$0	\$0	\$0	0.00
114	UNION FIDELITY LIFE INSURANCE CO	1.7729	12	27,304	\$1,172,605	\$1,146,001	\$0	\$433,754	\$209,497	18.28
115	UNION LABOR LIFE INSURANCE COMPANY	0.4297	37	23,124	\$284,182	\$251,375	\$0	\$9,158	\$40,856	16.25
116	UNITED OF OMAHA LIFE INS CO	0.1921	54	27,501	\$127,086	\$131,586	\$0	\$135,254	\$93,258	70.87
117	UNITED WORLD LIFE INSURANCE COMPANY	0.0019	106	151	\$1,240	\$1,226	\$0	\$12,619	\$14,257	1162.89
118	UNUM LIFE INS CO OF AMERICA	0.9972	25	49,126	\$659,530	\$623,637	\$0	\$442,000	\$637,406	102.21
119	VETERANS LIFE INS CO	0.1084	69	591	\$71,719	\$73,550	\$0	\$22,525	\$18,168	24.70
120	VIGILANT INSURANCE COMPANY	0.0000	121	0	\$0	\$0	\$0	\$0	(\$90)	0.00
121	VIRGINIA SURETY COMPANY INC	0.0000	121	0	\$0	\$19	\$0	\$0	(\$2,180)	0.00
122	WASHINGTON NATIONAL INS CO	1.0979	24	21,270	\$726,136	\$724,109	\$0	\$385,911	\$800,209	110.51
123	WEST COAST LIFE INSURANCE COMPANY*	0.0281	87	3	\$18,616	\$27,997	\$0	\$76,124	(\$46,010)	0.00
124	ZURICH LIFE INSURANCE CO OF AMERICA	0.0007	112	1	\$488	\$437	\$0	\$0	\$0	0.00
TOTAL		100.000		2,963,111	\$66,138,961	\$66,096,233	\$162,095	\$31,028,929	\$37,516,760	56.76

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ADVANCE INSURANCE COMPANY	0.0033	105	24	\$3,788	\$3,788	\$0	\$0	\$0	0.00
2	AETNA LIFE INSURANCE COMPANY*	0.4378	34	9,743	\$507,347	\$517,037	\$0	\$347,989	\$356,167	68.89
3	AIG LIFE INSURANCE COMPANY	0.0008	117	2	\$953	\$993	\$0	\$0	\$0	0.00
4	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0058	100	90	\$6,738	\$6,382	\$0	\$5,581	\$5,493	86.07
5	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.1650	48	663	\$191,166	\$188,690	\$0	\$31,946	\$31,231	16.55
6	ALLSTATE LIFE INSURANCE COMPANY	0.0001	126	1	\$67	\$76	\$0	\$4,840	\$4,840	6368.42
7	AMERICAN CHAMBERS LIFE INSURANCE COMPANY	0.0067	97	21	\$7,822	\$7,867	\$0	\$0	\$0	0.00
8	AMERICAN FAMILY LIFE ASSUR CO GA	0.0028	109	222	\$3,230	\$3,270	\$0	\$0	\$0	0.00
9	AMERICAN FIDELITY ASSURANCE COMPANY	1.1295	17	4,293	\$1,309,023	\$1,308,315	\$0	\$465,618	\$405,628	31.00
10	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.0000	129	0	\$0	\$0	\$0	\$33,653	\$20,667	0.00
11	AMERICAN HERITAGE LIFE INSURANCE CO	0.0021	111	0	\$2,451	\$2,304	\$0	\$52	\$50	2.17
12	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0000	129	0	\$0	\$0	\$0	\$11,984	\$11,505	0.00
13	AMERICAN NATIONAL INSURANCE COMPANY*	0.0035	104	332	\$4,109	\$4,109	\$0	\$9,995	\$9,995	243.25
14	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0004	121	1	\$513	\$513	\$0	\$0	\$0	0.00
15	AMERICAN UNITED LIFE INSURANCE CO	0.6571	25	11,801	\$761,510	\$769,126	\$3,876	\$245,932	\$108,095	14.05
16	AMERITAS LIFE INSURANCE CORP	0.0077	96	0	\$8,942	\$8,942	\$0	\$4,723	\$1,163	13.01
17	AMERUS LIFE INSURANCE COMPANY	0.0550	70	611	\$63,786	\$63,786	\$0	\$16,690	(\$21,861)	0.00
18	AMEX ASSURANCE COMPANY	0.0000	129	0	\$0	\$7,117	\$0	\$45,354	\$120,408	1691.84
19	AMEX LIFE ASSURANCE CO	0.0779	61	13	\$90,240	\$92,901	\$0	\$308,180	\$266,053	286.38
20	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.1126	54	685	\$130,541	\$132,042	\$0	\$50,018	\$54,636	41.38
21	ANTHEM LIFE INSURANCE COMPANY	0.0031	106	16	\$3,559	\$3,430	\$0	\$2,208	\$2,439	71.11
22	BANKERS NATIONAL LIFE INS CO	0.0000	129	2	\$0	\$0	\$0	\$2,966	\$0	0.00
23	BANKERS SECURITY LIFE INS SOCIETY	0.0028	110	0	\$3,205	\$3,049	\$0	\$28,066	\$12,507	410.20
24	BANKERS UNITED LIFE ASSURANCE CO	1.7994	11	2,455	\$2,085,313	\$2,206,805	\$0	\$821,659	\$1,318,611	59.75
25	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0357	72	108	\$41,386	\$42,806	\$0	\$22,007	\$21,771	50.86
26	BUSINESS MENS ASSURANCE CO OF AMERICA	0.0000	129	26,206	(\$706,695)	(\$743,918)	\$0	\$1,175,449	\$6,312,846	0.00
27	CAMERON LIFE INSURANCE COMPANY	0.0187	85	197	\$21,672	\$21,672	\$0	\$0	\$0	0.00
28	CANADA LIFE ASSURANCE COMPANY	0.0650	65	259	\$75,364	\$75,617	\$0	\$64,087	\$51,722	68.40
29	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.0297	76	50	\$34,373	\$34,725	\$0	\$72,148	\$36,690	105.66
30	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0096	90	50	\$11,118	\$11,118	\$0	\$0	\$0	0.00
31	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.0746	62	616	\$86,429	\$84,516	\$0	\$32,071	\$30,178	35.71
32	CHUBB LIFE INS CO OF AM	0.0132	87	76	\$15,271	\$11,570	\$0	\$40,823	\$41,626	359.78
33	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0003	123	0	\$214	\$0	\$0	\$0	\$0	0.00
34	COLONIAL LIFE & ACCIDENT INS CO	0.0020	112	15	\$2,305	\$2,374	\$0	\$0	\$0	0.00
35	COMMERCIAL LIFE INSURANCE COMPANY*	0.0000	129	2	\$0	\$0	\$0	\$34,221	\$35,247	0.00
36	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0200	80	230	\$23,215	\$6,895	\$0	\$0	\$30,110	436.69
37	COMMONWEALTH LIFE INSURANCE COMPANY	0.0002	125	1	\$258	\$284	\$0	\$0	\$0	0.00
38	COMPANION LIFE INSURANCE COMPANY*	0.0092	91	53	\$10,638	\$10,570	\$0	\$12,280	\$11,942	112.98
39	CONNECTICUT GENERAL LIFE INS CO	2.9937	9	21,116	\$3,469,436	\$3,400,742	\$0	\$3,959,643	\$3,946,576	116.05
40	CONSUMERS LIFE INSURANCE COMPANY	0.0000	129	0	\$0	\$3	\$0	\$0	(\$279)	0.00
41	CONTINENTAL CASUALTY COMPANY*	14.5257	2	424	\$16,833,870	\$16,688,304	\$0	\$7,193,257	\$8,607,407	51.58
42	COUNTRY LIFE INSURANCE COMPANY	0.0014	114	132	\$1,603	(\$5,069)	\$0	\$0	\$0	0.00
43	CROWN LIFE INSURANCE COMPANY*	0.0005	120	46	\$576	\$549	\$0	\$3,670	\$1,283	233.70
44	CUNA MUTUAL INSURANCE SOCIETY	0.1903	47	899	\$220,511	\$223,334	\$0	\$117,595	\$177,522	79.49
45	EMPLOYERS HEALTH INSURANCE COMPANY*	0.0473	71	102	\$54,800	\$36,315	\$0	\$20,295	\$5,712	15.73
46	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.0319	73	513	\$36,958	\$63,889	\$0	\$37,485	\$109,943	172.08
47	EPIC LIFE INSURANCE COMPANY THE	0.0192	81	0	\$22,248	\$22,248	\$0	\$0	\$0	0.00
48	FARM BUREAU LIFE INS CO OF MISSOURI	0.0633	66	568	\$73,303	\$74,577	\$0	\$12,310	\$103,604	138.92
49	FEDERAL INSURANCE COMPANY	0.0062	99	0	\$7,230	\$7,230	\$0	\$0	(\$27,660)	0.00
50	FEDERATED MUTUAL INSURANCE COMPANY	0.0302	75	400	\$35,023	\$35,023	\$0	\$21,472	\$16,408	46.85
51	FIDELITY SECURITY LIFE INSURANCE CO*	0.4475	32	2,735	\$518,557	\$516,881	\$0	\$246,727	\$247,088	47.80
52	FIRST ALL AMERICA FINANCIAL LIFE INS CO	0.1511	49	1,422	\$175,108	\$179,314	\$0	\$47,140	\$69,260	38.62
53	FORD LIFE INSURANCE COMPANY	0.5362	27	3,691	\$621,411	\$679,700	\$0	\$431,752	\$432,092	63.57
54	FORT DEARBORN LIFE INS CO	0.1026	57	729	\$118,951	\$118,951	\$0	\$63,030	\$63,030	52.99
55	FORTIS BENEFITS INSURANCE COMPANY	6.4913	3	48,202	\$7,522,798	\$7,155,892	\$0	\$4,258,044	\$5,298,240	74.04
56	GENERAL AMERICAN LIFE INSURANCE CO	4.9664	5	19,018	\$5,755,543	\$5,944,219	\$0	\$3,161,160	\$3,353,042	56.41
57	GREAT NORTHERN INSURANCE COMPANY	0.0000	129	0	\$0	\$0	\$0	\$0	\$118	0.00
58	GREAT SOUTHERN LIFE INSURANCE CO	0.0316	74	65	\$36,570	\$36,570	\$0	\$18,000	\$16,952	46.35
59	GREAT WEST LIFE & ANNUITY INS CO*	0.4116	35	1,984	\$477,020	\$479,403	\$0	\$180,730	\$6,163	1.29
60	GUARANTEE LIFE INSURANCE COMPANY	0.8075	21	7,628	\$93,808	\$927,378	\$0	\$469,725	\$496,299	53.52
61	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.7878	12	10,557	\$2,071,898	\$2,079,949	\$0	\$939,753	\$946,468	45.50
62	HARTFORD LIFE AND ACCIDENT INS CO*	3.5653	8	27,110	\$4,131,821	\$3,945,984	\$0	\$1,900,862	\$3,858,457	97.78
63	HARTFORD LIFE INSURANCE CO	0.3456	41	2,250	\$400,531	\$422,907	\$0	\$1,223,122	\$418,730	99.01
64	HARVEST LIFE INSURANCE COMPANY THE	0.0127	88	27	\$14,687	\$15,047	\$0	\$1,172	(\$22,991)	0.00
65	HORACE MANN LIFE INSURANCE COMPANY	0.0806	60	433	\$93,462	\$101,093	\$0	\$45,272	\$46,691	46.19
66	IDS LIFE INSURANCE COMPANY	0.0029	108	13	\$3,343	\$3,345	\$0	\$440	\$648	19.37
67	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0153	86	115	\$17,749	\$14,563	\$0	\$22,388	\$28,194	193.60
68	INA LIFE INSURANCE CO OF NEW YORK	0.0000	129	0	\$0	\$0	\$0	\$75,236	\$247,419	0.00
69	JEFFERSON PILOT LIFE INS CO	0.0085	92	81	\$9,862	\$9,862	\$0	\$0	\$0	0.00
70	JOHN ALDEN LIFE INSURANCE CO	0.0084	93	101	\$9,791	\$9,769	\$0	\$0	\$0	0.00
71	JOHN DEERE INSURANCE COMPANY	0.0078	95	218	\$9,097	\$9,804	\$0	\$345	\$365	3.72
72	JOHN HANCOCK MUTUAL LIFE INS CO	0.2054	45	364	\$237,994	\$248,264	\$0	\$202,229	\$204,656	82.43
73	KANSAS CITY LIFE INSURANCE CO	1.0105	20	9,097	\$1,171,051	\$1,182,389	\$0	\$932,354	\$852,742	72.12
74	LAFAYETTE LIFE INSURANCE CO THE	0.0007	118	1	\$805	\$792	\$0	\$0	\$0	0.00
75	LIBERTY LIFE ASSUR CO OF BOSTON	0.2455	43	2,793	\$284,495	\$284,495	\$0	\$416,673	\$406,084	142.74
76	LIBERTY LIFE INSURANCE COMPANY*	0.2169	44	980	\$251,309	\$206,887	\$0	\$82,652	\$48,959	23.66
77	LIFE INSURANCE CO OF GEORGIA	0.0030	107	116	\$3,519	\$3,811	\$0	\$3,369	\$3,517	92.29

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
78	LIFE INSURANCE CO OF NORTH AMERICA	4.6796	6	10,678	\$5,423,189	\$5,423,189	\$0	\$3,425,917	\$3,862,992	71.23	
79	LINCOLN NATIONAL LIFE INSURANCE CO*	0.3782	40	148	\$438,266	\$51,363	\$0	\$100,580	\$7,498	14.60	
80	LONE STAR LIFE INSURANCE COMPANY*	0.0191	83	22	\$22,102	\$22,260	\$0	\$13,486	\$13,683	61.47	
81	LOYAL AMERICAN LIFE INSURANCE CO	0.0002	124	1	\$276	\$272	\$0	\$3	\$3	1.10	
82	MASSACHUSETTS MUTUAL LIFE INS CO	0.0950	58	332	\$110,114	\$112,911	\$0	\$72,425	\$85,074	75.35	
83	MBL LIFE ASSURANCE CORPORATION	0.0000	129	4	\$0	\$0	\$0	\$0	\$45,372	0.00	
84	MEDICAL LIFE INSURANCE COMPANY	0.0224	77	449	\$25,990	\$37,508	\$0	\$39,902	\$39,902	106.38	
85	METRAHEALTH INS CO	0.0000	127	0	\$50	\$38	\$0	\$25	\$32	84.21	
86	METROPOLITAN LIFE INSURANCE COMPANY	6.0134	4	222,411	\$6,968,909	\$4,118,697	\$0	\$5,801,244	\$6,826,781	165.75	
87	MINNESOTA MUTUAL LIFE INSURANCE CO	0.2970	42	1,739	\$344,205	\$326,054	\$0	\$147,563	\$126,904	38.92	
88	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0080	94	0	\$9,311	\$9,311	\$0	\$72,226	\$72,226	775.71	
89	MONUMENTAL LIFE INSURANCE COMPANY*	0.3833	39	2,137	\$444,252	\$464,404	\$0	\$182,292	\$204,970	44.14	
90	MUTUAL LIFE INSURANCE CO OF NY*	0.0224	78	29	\$25,984	\$26,096	\$0	\$32,772	(\$2,817)	0.00	
91	MUTUAL OF OMAHA INSURANCE COMPANY	0.3847	38	1,778	\$445,773	\$471,293	\$0	\$266,975	\$223,739	47.47	
92	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	129	0	\$0	\$0	\$0	\$3,050	\$3,050	0.00	
93	NATIONAL FARMERS UNION LIFE INS CO	0.0003	122	0	\$401	\$0	\$0	\$0	\$0	0.00	
94	NATIONWIDE LIFE INSURANCE COMPANY	0.0624	67	447	\$72,296	\$66,352	\$0	\$37,236	\$39,557	59.62	
95	NEW ENGLAND MUTUAL LIFE INS CO	0.0191	82	390	\$22,165	\$22,027	\$0	\$144,526	\$138,821	630.23	
96	NEW YORK LIFE INSURANCE COMPANY	0.5934	26	3,966	\$687,638	\$720,655	\$0	\$376,480	\$430,419	59.73	
97	NORTH AMERICAN LIFE ASSURANCE CO	0.1983	46	1,522	\$229,790	\$229,790	\$0	\$270,064	\$176,679	76.89	
98	NORTHWESTERN MUTUAL LIFE INS CO	0.7727	22	3,490	\$895,483	\$801,609	\$0	\$593,334	\$535,288	66.78	
99	NORTHWESTERN NATIONAL LIFE INS CO	0.1185	51	2,431	\$137,328	\$141,943	\$0	\$400,317	\$439,920	309.93	
100	OXFORD LIFE INSURANCE COMPANY	0.0106	89	78	\$12,272	\$12,272	\$0	\$10,136	\$10,136	82.59	
101	PACIFIC MUTUAL LIFE INSURANCE CO	0.0065	98	15	\$7,526	\$7,364	\$0	\$5,287	\$5,200	70.61	
102	PAN AMERICAN LIFE INSURANCE COMPANY	0.0725	63	1,629	\$83,966	\$83,988	\$0	\$45,837	\$48,661	57.94	
103	PAUL REVERE LIFE INSURANCE CO	1.1420	16	7,247	\$1,323,490	\$1,336,668	\$0	\$1,069,829	\$1,474,800	110.33	
104	PFL LIFE INSURANCE COMPANY	0.0043	102	4	\$4,995	\$4,990	\$0	\$0	\$0	0.00	
105	PHILADELPHIA AMERICAN LIFE INS CO	0.0000	129	33	\$0	\$0	\$0	\$48,750	\$43,934	0.00	
106	PHOENIX AMERICAN LIFE INS CO	1.1230	18	10,714	\$1,301,481	\$1,308,071	\$0	\$200,754	\$487,686	37.28	
107	PHOENIX HOME LIFE MUTUAL INS CO	1.1439	15	6,429	\$1,325,631	\$1,398,185	\$0	\$1,081,325	\$1,230,529	88.01	
108	PIERCE NATIONAL LIFE INSURANCE CO	0.0000	128	0	\$5	\$4	\$0	\$5	\$10	250.00	
109	PM GROUP LIFE INS CO	0.0011	116	6	\$1,256	\$1,238	\$0	\$999	\$1,003	81.02	
110	PRINCIPAL MUTUAL LIFE INS CO	4.6349	7	14,783	\$5,371,436	\$5,388,660	\$0	\$3,014,617	\$2,982,584	55.35	
111	PROTECTIVE LIFE INSURANCE COMPANY	0.7649	23	987	\$886,415	\$897,598	\$0	\$466,635	\$593,549	66.13	
112	PROVIDENT LIFE AND ACCIDENT INS CO	1.0598	19	5,068	\$1,228,236	\$1,332,777	\$0	\$575,991	\$622,972	46.74	
113	PROVIDENT LIFE AND CASUALTY INS CO	0.0057	101	326	\$6,554	\$5,929	\$0	\$54,190	\$141,716	2390.22	
114	PRUDENTIAL INSURANCE CO OF AMERICA THE	1.9039	10	8,778	\$2,206,466	\$2,348,479	\$8,377	\$958,975	\$1,099,176	46.80	
115	RELIABLE LIFE INSURANCE COMPANY*	0.4390	33	2,259	\$508,716	\$614,340	\$0	\$508,716	\$508,716	82.81	
116	RELIANCE STANDARD LIFE INSURANCE CO*	0.7642	24	9,246	\$885,588	\$879,710	\$0	\$501,269	\$667,525	75.88	
117	ROYAL MACCABEES LIFE INSURANCE CO	0.1078	56	785	\$124,929	\$123,679	\$0	\$29,212	\$32,803	26.52	
118	SAFECO LIFE INSURANCE COMPANY*	0.1175	52	35	\$136,194	\$137,032	\$0	\$31,264	\$28,856	21.06	
119	SECURITY BENEFIT LIFE INSURANCE CO	0.0714	64	279	\$82,700	\$82,597	\$0	\$67,863	\$65,330	79.09	
120	SECURITY GENERAL LIFE INSURANCE CO	0.0000	129	0	\$0	\$0	\$0	\$8,960	\$1,411	0.00	
121	SECURITY MUTUAL LIFE INS CO OF NY	0.1094	55	690	\$126,761	\$144,507	\$3,791	\$0	\$0	0.00	
122	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.5203	28	517	\$602,938	\$632,066	\$0	\$539,108	\$659,537	104.35	
123	STANDARD INSURANCE COMPANY	1.7234	13	15,703	\$1,997,205	\$1,991,149	\$0	\$1,118,507	\$2,225,632	111.78	
124	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0582	69	45	\$67,423	\$67,373	\$0	\$0	\$0	0.00	
125	SUN LIFE ASSURANCE CO OF CANADA	0.4552	31	20,994	\$527,538	\$540,805	\$0	\$85,140	\$103,177	19.08	
126	TIME INSURANCE COMPANY	0.0206	79	155	\$23,819	\$24,197	\$0	\$12,943	\$12,267	50.70	
127	TMG LIFE INSURANCE COMPANY	0.0038	103	230	\$4,448	\$45,166	\$0	\$45,090	\$46,581	103.13	
128	TRANS-GENERAL LIFE INSURANCE COMPANY	0.4697	30	290	\$544,314	\$544,609	\$0	\$288,126	\$286,626	52.63	
129	TRANSPORT LIFE INSURANCE COMPANY	0.0016	113	6	\$1,827	\$1,827	\$0	\$120	(\$284)	0.00	
130	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.0190	84	3	\$22,034	\$15,921	(\$4,996)	\$324,696	\$148,273	931.30	
131	TRAVELERS INSURANCE COMPANY THE	1.1674	14	0	\$1,352,884	\$1,501,030	\$0	\$1,688,239	\$1,469,532	97.90	
132	TRUSTMARK INSURANCE CO (MUTUAL)	0.1160	53	1,767	\$134,477	\$132,699	\$0	\$100,984	\$71,637	53.98	
133	U S FINANCIAL LIFE INSURANCE CO	0.0000	129	0	\$0	\$0	\$0	\$700	\$700	0.00	
134	UNION LABOR LIFE INSURANCE COMPANY	0.0591	68	185	\$68,460	\$70,461	\$0	\$3,000	\$3,000	4.26	
135	UNITED OF OMAHA LIFE INS CO	0.4094	36	4,390	\$474,448	\$474,173	\$0	\$686,272	\$386,975	81.51	
136	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0011	115	2	\$1,320	\$1,419	\$0	\$19,260	\$11,062	779.56	
137	UNITED WISCONSIN INSURANCE COMPANY	0.0876	59	1,065	\$101,568	\$100,244	\$0	\$8,350	\$18,806	18.76	
138	UNITED WISCONSIN LIFE INSURANCE COMPANY	0.1251	50	0	\$145,020	\$145,244	\$0	\$32,617	\$33,648	23.17	
139	UNITED WORLD LIFE INSURANCE COMPANY	0.0006	119	0	\$710	\$702	\$0	\$0	\$0	0.00	
140	UNUM LIFE INS CO OF AMERICA	22.7878	1	184,144	\$26,408,884	\$24,971,651	\$0	\$14,816,932	\$21,367,428	85.57	
141	WASHINGTON NATIONAL INS CO	0.5181	29	3,259	\$600,430	\$610,867	\$0	\$516,718	\$515,635	84.41	
142	ZURICH INSURANCE COMPANY	0.3916	37	5	\$453,835	\$300,798	\$0	\$0	\$23,952	7.96	
	TOTAL			100,000	776,893	\$115,890,410	\$111,339,446	\$11,048	\$70,926,275	\$89,943,472	80.78

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY*	2.0546	13	7,422	\$1,248,373	\$1,272,217	\$0	\$856,259	\$876,381	68.89
2	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0119	68	25	\$7,215	\$7,471	\$0	\$6,116	\$6,116	81.86
3	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0005	79	1	\$277	\$277	\$0	\$476	\$476	171.84
4	AMERICAN NATIONAL INSURANCE COMPANY*	0.0031	73	17	\$1,876	\$1,876	\$0	\$2,173	\$2,173	115.83
5	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.2241	32	273	\$136,189	\$136,189	\$0	\$3,434	\$0	0.00
6	AMERITAS LIFE INSURANCE CORP	3.9321	9	7,509	\$2,389,188	\$2,413,312	\$0	\$1,687,457	\$1,675,403	69.42
7	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.7057	22	5,341	\$428,782	\$433,242	\$0	\$271,689	\$296,772	68.50
8	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	9.6212	3	64,575	\$5,845,971	\$5,896,831	\$0	\$4,104,837	\$4,233,476	71.79
9	BLUE CROSS & BLUE SHIELD OF MO	2.7815	10	3,278	\$1,690,080	\$1,694,605	\$0	\$1,401,461	\$1,407,856	83.08
10	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.0329	63	1,615	\$19,998	\$20,684	\$0	\$6,447	\$6,378	30.84
11	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.3216	26	820	\$195,403	\$196,613	\$0	\$98,704	\$102,708	52.24
12	BUSINESS MENS ASSURANCE CO OF AMERICA	4.1190	8	31,465	\$2,502,750	\$2,495,717	\$0	\$1,915,462	\$2,062,275	82.63
13	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.1017	47	183	\$61,764	\$59,959	\$0	\$44,714	\$43,848	73.13
14	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0378	61	69	\$22,965	\$22,965	\$0	\$10,481	\$11,966	52.11
15	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.2641	29	452	\$160,452	\$156,899	\$0	\$89,805	\$84,503	53.86
16	CITIZENS SECURITY LIFE INS CO	0.1535	38	185	\$93,285	\$95,312	\$0	\$65,588	\$66,011	69.26
17	COLONIAL LIFE & ACCIDENT INS CO	0.0738	52	126	\$44,857	\$46,271	\$0	\$28,104	\$28,415	61.41
18	COMMERCIAL LIFE INSURANCE COMPANY*	0.0030	75	9	\$1,810	\$1,774	\$0	\$1,274	\$1,213	74.01
19	COMMONWEALTH NATIONAL LIFE INS CO	0.1153	44	195	\$70,058	\$72,198	\$0	\$47,315	\$47,375	65.62
20	COMPANION LIFE INSURANCE COMPANY*	0.0044	72	61	\$2,672	\$3,728	\$0	\$3,169	\$3,082	82.67
21	CONGRESS LIFE INSURANCE COMPANY	0.0010	78	6	\$607	\$607	\$0	\$6,279	\$6,279	1034.43
22	CONNECTICUT GENERAL LIFE INS CO	5.1900	5	18,931	\$3,153,507	\$3,091,067	\$0	\$3,113,797	\$3,103,521	100.40
23	CUNA MUTUAL INSURANCE SOCIETY	0.0081	70	0	\$4,904	\$7,564	\$0	\$0	\$2,427	32.09
24	EMPLOYERS HEALTH INSURANCE COMPANY*	0.2182	34	745	\$132,597	\$131,390	\$0	\$76,057	\$78,965	60.10
25	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.1504	39	985	\$91,400	\$90,621	\$0	\$59,917	\$65,587	72.38
26	EPIC LIFE INSURANCE COMPANY THE	0.0744	51	407	\$45,217	\$45,217	\$0	\$33,657	\$39,398	87.13
27	FEDERATED MUTUAL INSURANCE COMPANY	0.1587	37	659	\$96,426	\$96,426	\$0	\$60,469	\$48,431	50.23
28	FIDELITY SECURITY LIFE INSURANCE CO*	0.0003	60	0	\$196	\$195	\$0	\$0	\$0	0.00
29	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.1818	35	836	\$110,476	\$113,130	\$0	\$72,918	\$81,721	72.24
30	FORTIS BENEFITS INSURANCE COMPANY	4.9653	6	9,259	\$3,016,988	\$3,076,401	\$0	\$2,922,774	\$3,636,920	118.22
31	GENERAL LIFE INSURANCE COMPANY	0.0063	71	6	\$3,843	\$3,843	\$0	\$0	\$0	0.00
32	GERBER LIFE INSURANCE COMPANY	0.4053	25	2	\$246,252	\$232,257	\$0	\$179,390	\$189,212	81.47
33	GREAT WEST LIFE & ANNUITY INS CO*	0.2222	33	136	\$135,005	\$135,680	\$0	\$51,150	\$1,744	1.29
34	GUARANTEE LIFE INSURANCE COMPANY	0.0673	54	204	\$40,873	\$40,505	\$0	\$24,520	\$25,907	63.96
35	GUARDIAN LIFE INSURANCE CO OF AMERICA	16.3116	2	63,566	\$9,911,159	\$9,949,674	\$0	\$7,173,693	\$7,224,949	72.61
36	JEFFERSON PILOT LIFE INS CO	0.9713	19	2,654	\$590,186	\$588,959	\$0	\$750,625	\$920,626	156.31
37	JOHN ALDEN LIFE INSURANCE CO	0.1201	42	485	\$72,993	\$72,831	\$0	\$24,690	\$25,474	34.98
38	JOHN DEERE INSURANCE COMPANY	0.0092	69	34	\$5,594	\$5,601	\$0	\$212	\$243	4.34
39	JOHN HANCOCK MUTUAL LIFE INS CO	0.2615	30	243	\$158,870	\$165,726	\$0	\$134,820	\$136,438	82.33
40	KANSAS CITY LIFE INSURANCE CO	6.2459	4	13,017	\$3,795,091	\$3,831,839	\$0	\$2,424,034	\$2,217,050	57.86
41	LAFAYETTE LIFE INSURANCE CO THE	0.0381	60	0	\$23,174	\$23,174	\$0	\$7,515	\$7,273	31.38
42	LINCOLN NATIONAL LIFE INSURANCE CO TN	0.0212	66	152	\$12,906	\$27,240	\$0	\$9,641	\$12,248	44.96
43	MADISON NATIONAL LIFE INSURANCE CO INC	0.0801	50	187	\$48,671	\$48,671	\$0	\$21,483	\$20,439	41.99
44	MASSACHUSETTS MUTUAL LIFE INS CO	0.8896	21	985	\$540,540	\$554,267	\$0	\$446,696	\$524,708	94.67
45	METRAHEALTH INS CO	0.0001	81	0	\$36	\$28	\$0	\$18	\$23	82.14
46	METROPOLITAN LIFE INSURANCE COMPANY	2.7164	11	51,147	\$1,650,530	\$975,480	\$0	\$1,430,272	\$1,683,114	172.54
47	MIDWEST NATIONAL LIFE INS CO OF TN	0.0000	82	31	\$0	\$0	\$0	\$0	\$0	0.00
48	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.0496	58	458	\$30,162	\$30,162	\$0	\$22,219	\$22,219	73.67
49	MUTUAL OF OMAHA INSURANCE COMPANY	0.0030	74	5	\$1,852	\$1,704	\$0	\$6,017	\$6,001	352.17
50	NATIONAL HEALTH INS CO	0.0214	65	15	\$13,002	\$13,014	\$0	\$22,521	\$22,041	169.36
51	NEW ENGLAND MUTUAL LIFE INS CO	0.1406	41	96	\$85,410	\$86,311	\$0	\$51,810	\$50,428	58.43
52	NEW YORK LIFE INSURANCE COMPANY	0.4670	24	3,718	\$283,742	\$269,899	\$0	\$232,560	\$265,238	98.27
53	NIPPON LIFE INS CO OF AMERICA	0.0000	82	0	\$0	\$0	\$0	\$1,904	\$0	0.00
54	PACIFIC MUTUAL LIFE INSURANCE CO	0.0544	57	142	\$33,067	\$32,353	\$0	\$23,225	\$22,850	70.63
55	PAN AMERICAN LIFE INSURANCE COMPANY	0.0689	53	2,788	\$41,853	\$41,865	\$0	\$0	\$0	0.00
56	PAUL REVERE LIFE INSURANCE CO	0.0481	59	67	\$29,252	\$29,543	\$0	\$56,961	\$77,199	261.31
57	PFL LIFE INSURANCE COMPANY	0.1196	43	409	\$72,859	\$72,581	\$0	\$57,903	\$59,871	82.49
58	PHOENIX AMERICAN LIFE INS CO	1.0855	18	4,210	\$659,593	\$662,995	\$0	\$491,489	\$495,659	74.76
59	PHOENIX HOME LIFE MUTUAL INS CO	0.6306	23	2,223	\$383,163	\$404,134	\$0	\$289,746	\$283,521	70.15
60	PM GROUP LIFE INS CO	0.2528	31	983	\$153,595	\$151,300	\$0	\$122,081	\$122,671	81.08
61	PRINCIPAL MUTUAL LIFE INS CO	4.2128	7	19,818	\$2,559,756	\$2,543,162	\$0	\$1,973,497	\$1,952,593	76.78
62	PROTECTIVE LIFE INSURANCE COMPANY	1.4864	17	5,420	\$903,143	\$914,537	\$0	\$571,926	\$727,477	79.55
63	PROVIDENT LIFE AND ACCIDENT INS CO	0.1644	36	374	\$99,911	\$108,470	\$0	\$91,556	\$101,491	93.57
64	PRUDENTIAL INSURANCE CO OF AMERICA THE	17.1126	1	11,967	\$10,397,857	\$10,376,308	\$40,131	\$4,551,384	\$4,957,409	47.78
65	RELIANCE STANDARD LIFE INSURANCE CO*	0.1153	45	175	\$70,030	\$69,578	\$0	\$45,047	\$59,988	86.22
66	SAFECO LIFE INSURANCE COMPANY*	0.0339	62	738	\$20,601	\$20,728	\$0	\$11,483	\$10,599	51.13
67	SAFEHEALTH LIFE INSURANCE COMPANY	0.0139	67	504	\$8,435	\$8,435	\$0	\$0	\$0	0.00
68	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0292	64	36	\$17,753	\$18,613	\$0	\$23,435	\$28,670	154.03
69	STANDARD INSURANCE COMPANY	0.0625	56	149	\$38,005	\$37,890	\$0	\$47,160	\$50,891	134.31
70	SUN LIFE ASSURANCE CO OF CANADA	0.9355	20	3,688	\$568,426	\$582,721	\$0	\$291,279	\$352,986	60.58
71	TIME INSURANCE COMPANY	0.0969	49	280	\$58,899	\$59,758	\$0	\$25,387	\$25,512	42.69
72	TMC LIFE INSURANCE COMPANY	0.1429	40	92	\$86,855	\$88,861	\$0	\$31,025	\$44,431	50.00
73	TRAVELERS INSURANCE COMPANY THE	2.0531	14	0	\$1,247,515	\$1,395,694	\$0	\$1,569,766	\$1,366,406	97.90
74	TRUSTMARK INSURANCE CO (MUTUAL)	0.3057	27	1,112	\$185,759	\$181,762	\$0	\$138,267	\$149,290	82.13
75	TRUSTMARK LIFE INSURANCE COMPANY	0.0027	76	0	\$1,662	\$1,743	\$0	\$2,019	\$298	17.10
76	UNILIFE INS CO	0.2958	28	0	\$179,736	\$179,736	\$0	\$175,530	\$175,530	97.66
77	UNITED DENTAL CARE INSURANCE COMPANY	2.1794	12	7,581	\$1,324,224	\$1,324,224	\$0	\$111,484	\$1,077,865	81.40
78	UNITED OF OMAHA LIFE INS CO	1.7345	16	6,370	\$1,053,921	\$1,035,766	\$0	\$917,347	\$914,413	88.28
79	UNITED WISCONSIN LIFE INSURANCE COMPANY	1.9268	15	0	\$1,170,745	\$1,169,829	\$0	\$625,468	\$645,233	55.16

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	UNITED WORLD LIFE INSURANCE COMPANY	0.0013	77	5	\$768	\$758	\$0	\$423	\$478	63.06
81	UNUM LIFE INS CO OF AMERICA	0.1135	46	0	\$68,939	\$65,188	\$0	\$61,907	\$89,276	136.95
82	WASHINGTON NATIONAL INS CO	0.0998	48	847	\$60,628	\$58,791	\$0	\$84,637	\$71,941	122.37
83	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0631	55	273	\$38,360	\$38,803	\$0	\$150,256	\$153,187	394.78
	TOTAL	100.000		362,841	\$60,761,284	\$60,413,749	\$40,161	\$42,548,311	\$45,392,886	75.14

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

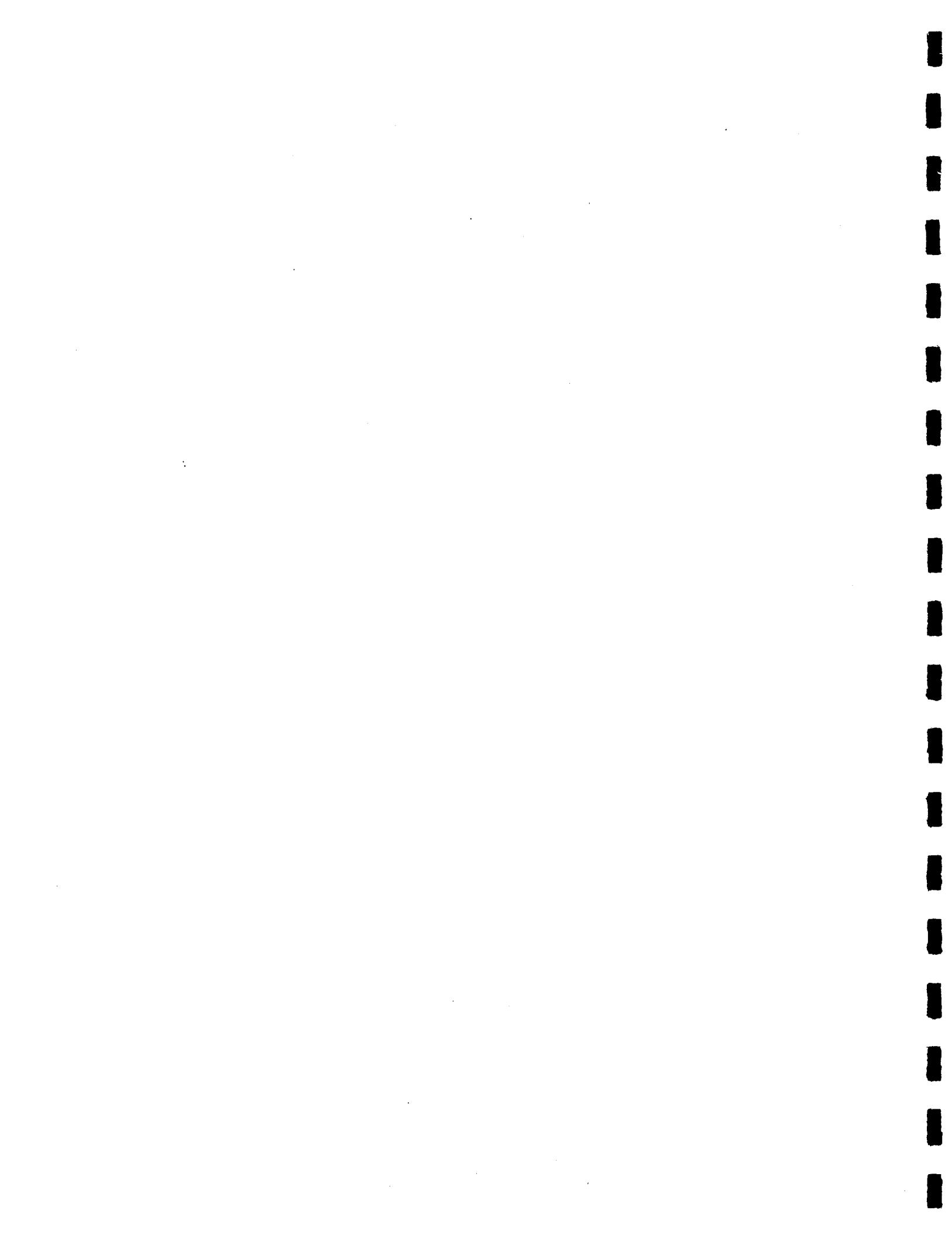
(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG LIFE INSURANCE COMPANY	0.0512	30	20	\$35,478	\$36,965	\$0	\$121,415	\$120,552	326.12
2	ALL AMERICAN LIFE INSURANCE COMPANY*	0.1732	20	2,034	\$120,071	\$113,719	\$0	\$99,459	\$97,887	86.08
3	ALLIANZ LIFE INS CO OF NORTH AMERICA*	1.3786	5	3,596	\$955,855	\$911,869	\$0	\$581,757	\$542,525	59.50
4	ALLSTATE LIFE INSURANCE COMPANY	0.0486	31	279	\$33,589	\$34,193	\$0	\$161,469	\$173,389	507.09
5	AMERICAN FAMILY LIFE ASSUR CO GA	0.0003	51	4	\$236	\$235	\$0	\$0	\$0	0.00
6	AMERICAN FIDELITY ASSURANCE COMPANY	0.2053	18	323	\$142,311	\$150,523	\$0	\$97,737	\$97,805	64.98
7	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0014	46	7	\$1,004	\$1,008	\$0	\$0	\$0	0.00
8	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0015	45	2	\$1,031	\$1,031	\$0	\$0	\$0	0.00
9	AMERITAS LIFE INSURANCE CORP	0.0949	26	545	\$65,808	\$66,147	\$0	\$47,833	\$49,363	74.63
10	BANKERS UNITED LIFE INSURANCE CO	0.0042	42	14	\$2,903	\$3,092	\$0	\$0	\$0	0.00
11	BROTHERHOOD MUTUAL INSURANCE CO	0.2761	14	652	\$191,443	\$187,996	\$0	\$118,388	\$125,412	66.71
12	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0011	48	0	\$791	\$1,857	\$0	\$0	\$0	0.00
13	COLONIAL PENN FRANKLIN INSURANCE CO	0.1264	24	422	\$87,661	\$91,626	\$0	\$84,635	\$84,871	92.63
14	COLONIAL PENN LIFE INSURANCE CO	0.0003	52	4	\$231	\$461	\$0	\$0	\$43	9.33
15	COMBINED INSURANCE CO OF AMERICA	1.7531	4	7,779	\$1,215,495	\$1,205,110	\$0	\$714,265	\$891,982	74.01
16	CUNA MUTUAL INSURANCE SOCIETY	0.6044	9	2,950	\$419,076	\$423,049	\$0	\$79,104	\$43,673	10.32
17	FIDELITY SECURITY LIFE INSURANCE CO*	0.3100	13	1,409	\$214,914	\$214,220	\$0	\$108,900	\$109,059	50.91
18	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.1485	21	500	\$102,979	\$104,639	\$0	\$85,239	\$76,936	73.38
19	GERMANTOWN LIFE INSURANCE COMPANY	0.0016	44	23	\$1,138	\$1,138	\$0	\$0	\$0	0.00
20	GUARANTEE TRUST LIFE INSURANCE CO*	0.0076	40	47	\$5,279	\$5,283	\$0	\$310	\$15	0.28
21	HARTFORD LIFE AND ACCIDENT INS CO*	0.0231	37	54	\$16,031	\$16,095	\$0	\$16,024	\$23,033	143.11
22	HARTFORD LIFE INSURANCE CO	0.2604	15	603	\$180,548	\$180,981	\$0	\$198,471	\$257,499	142.28
23	HORACE MANN LIFE INSURANCE COMPANY	0.0179	38	11	\$12,406	\$11,420	\$0	\$1,000	(\$1,398)	0.00
24	IDS LIFE INSURANCE COMPANY	0.0014	47	18	\$939	\$939	\$0	\$0	\$0	0.00
25	JOHN HANCOCK MUTUAL LIFE INS CO	0.0005	50	1	\$340	\$354	\$0	\$311	\$315	88.98
26	LIFE INVESTORS INS CO OF AMERICA	0.0703	28	180	\$48,755	\$49,532	\$0	\$12,346	\$11,490	23.20
27	LOYAL AMERICAN LIFE INSURANCE CO	0.0436	33	222	\$30,213	\$29,784	\$0	\$347	\$344	1.15
28	MIC LIFE INSURANCE CORPORATION	0.0366	34	174	\$25,364	\$26,322	\$0	\$40,670	\$39,789	151.16
29	MONTGOMERY WARD LIFE INSURANCE CO	0.8728	6	5,152	\$605,153	\$583,765	\$0	\$163,153	\$169,848	29.10
30	MONUMENTAL LIFE INSURANCE COMPANY*	0.1983	19	646	\$137,492	\$146,457	\$0	\$46,594	\$50,410	34.42
31	MUTUAL OF OMAHA INSURANCE COMPANY	0.3577	12	1,035	\$248,036	\$249,865	\$0	\$159,413	\$213,272	85.35
32	NATIONAL BENEFIT LIFE INSURANCE CO	0.0842	27	35	\$58,383	\$59,227	\$0	\$28,110	\$28,259	47.71
33	NATIONAL UNION FIRE INS CO OF PITTSBURG	58.2662	1	272,499	\$40,398,612	\$40,375,208	\$0	\$13,065,688	\$14,848,285	36.78
34	NATIONWIDE LIFE INSURANCE COMPANY	0.7987	7	1,745	\$553,798	\$491,920	\$0	\$374,769	\$392,551	79.80
35	NEW ENGLAND MUTUAL LIFE INS CO	0.0477	32	0	\$33,090	\$33,459	\$0	\$0	\$0	0.00
36	PACIFIC MUTUAL LIFE INSURANCE CO	0.0027	43	17	\$1,851	\$1,811	\$0	\$1,300	\$1,279	70.62
37	PHYSICIANS MUTUAL INSURANCE COMPANY	0.1321	23	298	\$91,603	\$95,009	\$0	\$74,917	\$70,820	74.54
38	PIONEER LIFE INSURANCE COMPANY	0.0003	53	6	\$190	\$197	\$0	\$0	\$0	0.00
39	PM GROUP LIFE INS CO	0.0732	28	689	\$50,727	\$49,969	\$0	\$40,320	\$40,514	81.08
40	PREFERRED LIFE INS CO OF NEW YORK	0.0002	54	1	\$117	\$123	\$0	\$0	\$0	0.00
41	PROVIDENT MUTUAL LIFE INS CO OF PHIL*	0.1168	25	346	\$81,012	\$84,034	\$0	\$119,095	\$89,703	106.75
42	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.6646	8	2,476	\$460,782	\$476,326	\$0	\$249,844	\$249,537	52.39
43	PRUDENTIAL INSURANCE CO OF AMERICA THE	21.4053	2	73,309	\$14,841,235	\$15,735,536	\$0	\$7,102,844	\$8,260,610	52.50
44	SECURITY GENERAL LIFE INSURANCE CO	0.0000	56	0	\$0	\$0	\$0	\$1,236	\$195	0.00
45	SENTRY INSURANCE A MUTUAL COMPANY	0.2378	17	0	\$164,888	\$164,633	\$0	\$80,236	\$80,236	48.74
46	SIGNATURE LIFE INS CO OF AMERICA, THE	0.0097	39	262	\$6,704	\$5,833	\$0	\$0	\$0	0.044
47	STATE FARM MUTUAL AUTOMOBILE INS CO	0.0251	36	145	\$17,423	\$17,536	\$0	\$2,890	\$1,984	11.31
48	UNION FIDELITY LIFE INSURANCE CO	0.5164	10	2,386	\$358,051	\$336,421	\$0	\$202,933	\$235,157	69.90
49	UNION LABOR LIFE INSURANCE COMPANY	0.1446	22	438	\$100,230	\$94,621	\$0	\$13,359	\$17,978	19.00
50	UNITED OF OMAHA LIFE INS CO	0.0291	35	250	\$20,191	\$20,200	\$0	\$10,414	\$10,205	50.52
51	UNITED STATES LIFE INS CO NY	0.0046	41	18	\$3,217	\$3,240	\$0	\$1,767	\$1,924	59.38
52	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0001	55	1	\$52	\$52	\$0	\$0	\$4	7.69
53	USAA LIFE INSURANCE COMPANY	0.4575	11	999	\$317,231	\$319,396	\$0	\$157,809	\$171,646	53.74
54	VETERANS LIFE INS CO	0.2386	16	1,015	\$165,452	\$169,680	\$0	\$84,149	\$67,872	40.00
55	VIRGINIA SURETY COMPANY INC	0.0009	49	0	\$601	\$639	\$0	\$0	\$0	0.00
56	VISION SERVICE PLAN INSURANCE CO	9.6725	3	116,470	\$6,706,392	\$6,712,374	\$0	\$5,318,206	\$5,453,397	81.24
	TOTAL	100.000		502,121	\$69,334,502	\$70,097,319	\$0	\$29,868,726	\$33,209,294	47.38



1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP SHORT TERM CREDIT DISABILITY

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ADMIRAL LIFE INS CO OF AMERICA	0.7639	24	1,976	\$314,012	\$385,117	\$0	\$168,052	\$207,857	53.97
2	AETNA LIFE INSURANCE COMPANY*	1.5906	16	1	\$694,970	\$546,689	\$30	\$8,220	\$50,983	9.33
3	AIG LIFE INSURANCE COMPANY	0.0000	57	15	(\$8,829)	(\$7,285)	\$0	\$4,875	\$9,105	0.00
4	ALEXANDER HAMILTON LIFE INS CO AMERICA	3.2315	10	7,362	\$1,328,420	\$1,269,223	\$0	\$603,989	\$558,713	44.02
5	ALLSTATE LIFE INSURANCE COMPANY	0.5456	32	46,725	\$224,273	\$224,273	\$0	\$247,817	\$158,556	70.70
6	AMERICAN BANKERS INS CO OF FLORIDA	1.8422	15	4,102	\$757,285	-\$2,434	\$10,415	\$140,182	\$297,082	12205.51
7	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	10.6777	2	86,234	\$4,389,423	\$5,033,138	\$0	\$845,887	\$1,235,013	24.54
8	AMERICAN CREDITORS LIFE INS CO	0.1392	41	188	\$56,810	\$36,599	\$0	\$6,496	\$11,496	31.41
9	AMERICAN FAMILY LIFE INSURANCE CO	0.1008	46	306	\$41,453	\$31,029	\$0	\$17,980	\$16,803	54.15
10	AMERICAN HEALTH & LIFE INSURANCE CO	2.0455	12	6,809	\$840,856	\$1,066,112	\$0	\$416,935	\$341,696	31.46
11	AMERICAN HERITAGE LIFE INSURANCE CO	0.0483	51	230	\$19,866	\$15,078	\$0	\$3,911	\$7,064	46.85
12	AMERICAN NATIONAL INSURANCE COMPANY*	1.9263	14	4,900	\$791,857	\$408,078	\$0	\$182,578	\$230,035	55.37
13	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.2861	39	1,603	\$117,597	\$105,492	\$0	\$40,863	\$46,363	43.95
14	AMERICAN UNITED LIFE INSURANCE CO	0.1353	42	528	\$55,619	\$48,026	\$0	\$18,279	\$19,905	41.45
15	ARCADIA NATIONAL LIFE INSURANCE CO	0.9290	23	1,427	\$381,889	\$173,488	\$0	\$70,271	\$111,483	64.26
16	BALBOA LIFE INSURANCE COMPANY	1.5236	17	6,858	\$626,327	\$558,037	\$0	\$167,974	\$166,221	29.79
17	BOATMENS LIFE INSURANCE COMPANY	1.2925	19	0	\$531,323	\$474,332	\$0	\$154,880	\$180,636	38.08
18	CENTRAL NATIONAL LIFE INS OF OMAHA	2.5544	11	13,191	\$1,050,064	\$890,520	\$0	\$375,672	\$459,467	51.60
19	CENTRAL STATES HEALTH & LIFE CO	0.4581	35	3,678	\$188,323	\$164,612	\$0	\$65,079	\$68,781	41.78
20	CENTRAL STATES INDEMNITY CO OF OMAHA	6.0305	5	55,148	\$2,479,046	\$2,479,046	\$0	\$813,034	\$904,740	36.50
21	CENTURION LIFE INSURANCE COMPANY	4.0842	7	16,782	\$1,678,953	\$1,982,688	\$0	\$570,141	\$664,870	33.53
22	CENTURY LIFE ASSURANCE COMPANY	0.6149	26	19	\$252,789	\$106,082	\$0	\$20,690	\$24,424	23.02
23	CHRYSLER LIFE INSURANCE COMPANY	0.0000	57	137	(\$5,039)	\$15,608	\$0	\$15,440	(\$1,871)	0.00
24	CITICORP LIFE INS CO	0.1180	45	7	\$48,512	\$48,512	\$0	\$8,283	\$10,042	20.70
25	CROWN LIFE INSURANCE COMPANY*	0.0000	57	58	\$0	\$22,804	\$0	\$4,592	\$4,632	20.31
26	CUNA MUTUAL INSURANCE SOCIETY	9.5478	3	47,702	\$3,924,959	\$3,837,859	\$32,101	\$2,149,127	\$2,546,384	66.35
27	FORUM INSURANCE COMPANY	0.6084	27	11,929	\$250,088	\$253,655	\$0	\$64,233	(\$4,553)	0.00
28	GUARANTEE RESERVE LIFE INSURANCE CO	0.0002	56	1	\$69	\$69	\$0	\$0	\$0	0.00
29	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	2.0138	13	7,124	\$827,846	\$767,949	\$0	\$341,929	\$370,214	48.21
30	INTEGON LIFE INS CORP	0.1221	44	1,352	\$50,184	\$111,715	\$0	\$48,327	\$51,062	45.71
31	J C PENNEY CASUALTY INSURANCE CO	1.0747	21	35,035	\$441,812	\$441,812	\$0	\$189,757	\$192,195	43.50
32	J M I C LIFE INSURANCE COMPANY	0.5220	33	288	\$214,595	\$36,353	\$0	\$4,680	\$22,044	60.64
33	JOHN ALDEN LIFE INSURANCE CO	0.0274	53	256	\$11,253	\$20,878	\$0	\$10,680	\$9,302	44.55
34	LIFE INVESTORS INS CO OF AMERICA	6.1015	4	26,543	\$2,508,240	\$3,233,506	\$0	\$1,514,485	\$1,434,456	44.36
35	LYNDON LIFE INSURANCE COMPANY	0.0866	48	5,603	\$35,588	\$571,687	\$0	\$301,186	\$256,254	44.82
36	MADISON NATIONAL LIFE INSURANCE CO INC	0.0113	55	33	\$4,658	\$40,151	\$0	\$21,459	\$2,657	6.62
37	MAYFLOWER NATIONAL LIFE INSURANCE CO	0.0000	57	238	(\$3,878)	\$32,395	\$0	\$22,375	\$1,853	5.72
38	MEDICAL SAVINGS INSURANCE COMPANY	0.0987	47	0	\$40,589	\$103,031	\$0	\$15,256	(\$1,764)	0.00
39	MEGA LIFE AND HEALTH INS CO THE	0.0000	57	192	\$0	(\$51,581)	\$0	\$1,643	\$22,394	0.00
40	MEMBERS LIFE INSURANCE COMPANY	0.0000	57	13	\$0	\$726	\$20	\$19,277	\$22,746	3133.06
41	MERIT LIFE INSURANCE CO	3.7956	9	25,805	\$1,560,319	\$1,569,541	\$0	\$391,317	\$518,746	33.05
42	MIC LIFE INSURANCE CORPORATION	1.0099	22	3,645	\$415,157	\$864,813	\$0	\$605,228	\$494,032	57.13
43	MIDWEST NATIONAL LIFE INS CO OF TN	0.1276	43	379	\$52,457	\$40,186	\$0	\$10,714	\$5,947	14.80
44	MINNESOTA MUTUAL LIFE INSURANCE CO	0.6861	25	2,945	\$282,048	\$302,798	\$0	\$120,611	\$138,764	45.83
45	MONTGOMERY WARD INSURANCE COMPANY	0.5805	29	18,814	\$238,638	\$236,278	\$0	\$41,475	\$37,431	15.84
46	MONUMENTAL LIFE INSURANCE COMPANY*	0.5694	31	1,420	\$234,053	\$205,007	\$0	\$116,819	\$161,701	78.88
47	MOUNTAIN LIFE INSURANCE COMPANY	0.5848	28	1,693	\$240,392	\$214,381	\$0	\$69,040	\$68,497	31.95
48	NORTH CENTRAL LIFE INSURANCE CO*	0.4373	36	2,092	\$179,762	\$300,349	\$0	\$143,642	\$163,897	54.50
49	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0000	57	0	(\$178)	(\$51)	\$0	\$0	(\$12,500)	0.00
50	PACIFIC MUTUAL LIFE INSURANCE CO	0.0000	57	0	(\$169)	(\$155)	\$0	\$0	\$0	0.00
51	PEKIN LIFE INSURANCE COMPANY	0.3974	38	562	\$163,374	\$98,943	\$0	\$15,036	(\$384)	0.00
52	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.4876	34	7,470	\$200,442	\$133,492	\$0	\$80,651	\$85,972	64.40
53	RELIABLE LIFE INSURANCE COMPANY*	0.0000	57	20	(\$377)	\$4,913	\$0	\$4,072	\$4,072	82.88
54	SECURITY ASSURANCE COMPANY	0.0386	52	0	\$15,860	\$15,860	\$0	\$2,234	\$758	4.78
55	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0000	57	3	(\$59)	\$1,472	\$0	\$13,299	\$7,579	514.88
56	TRANSPORT LIFE INSURANCE COMPANY	0.0000	57	245	(\$1,682)	\$45,686	\$0	\$69,372	\$15,813	34.61
57	UNION CENTRAL LIFE INSURANCE CO	0.0537	50	166	\$22,093	\$22,315	\$0	\$3,819	(\$1,455)	0.00
58	UNION FIDELITY LIFE INSURANCE CO	17.0066	1	31,588	\$6,991,135	\$6,065,548	\$0	\$2,292,518	\$2,868,450	47.29
59	UNION SECURITY LIFE INSURANCE CO	5.5437	6	13,582	\$2,278,906	\$2,106,368	\$0	\$717,394	\$742,460	35.25
60	UNITED COMPANIES LIFE INSURANCE CO	0.0000	57	0	\$0	\$1,001	\$0	\$507	\$507	50.65
61	UNITED FIDELITY LIFE INSURANCE CO	0.0000	57	1	(\$86)	\$119	\$0	\$17	\$70	58.82
62	UNITED LIFE INSURANCE COMPANY	0.4198	37	899	\$172,581	\$109,823	\$0	\$54,250	\$106,845	97.29
63	UNITED OF OMAHA LIFE INS CO	0.0000	57	18	(\$279)	\$17,726	\$0	\$7,238	\$2,730	15.40
64	UNITED STATES LIFE INS CO NY	0.0116	54	72	\$4,752	\$4,786	\$0	\$2,610	\$2,841	59.36
65	UNIVERSAL UNDERWRITERS LIFE INS CO	1.3300	18	0	\$546,756	\$487,797	\$0	\$220,894	\$267,701	54.88
66	USLIFE CREDIT LIFE INSURANCE CO*	3.8091	8	16,453	\$1,565,865	\$1,176,547	\$0	\$487,943	\$603,840	51.32
67	VISTA LIFE INSURANCE COMPANY	0.1963	40	423	\$80,696	\$73,911	\$0	\$26,856	\$7,704	10.42
68	VOYAGER LIFE INSURANCE COMPANY	0.5738	30	235	\$235,871	\$85,455	\$0	\$5,919	\$27,609	32.31
69	WESTERN DIVERSIFIED LIFE INSURANCE CO	1.0760	20	2,988	\$442,313	\$392,242	\$0	\$91,923	\$119,913	30.57
70	ZALE LIFE INSURANCE COMPANY	0.0631	49	2,074	\$25,951	\$25,951	\$0	\$13,303	\$19,338	74.52
TOTAL		100.000		528,185	\$41,108,393	\$40,103,039	\$42,566	\$15,285,235	\$17,168,018	42.81



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN LIFE INSURANCE CO OF NY	47.9321	1	0	\$203,734	\$201,972	\$0	\$143,760	\$138,626	68.64
2	JOHN HANCOCK MUTUAL LIFE INS CO	0.0338	6	0	\$144	\$144	\$0	\$140,185	\$140,185	97350.69
3	MIC LIFE INSURANCE CORPORATION	0.9126	4	0	\$3,887	\$3,887	\$0	\$1,635	(\$3,762)	0.00
4	NORTH CENTRAL LIFE INSURANCE CO*	0.0000	7	3	\$0	\$96	\$0	\$0	\$0	0.00
5	RELIABLE LIFE INSURANCE COMPANY*	0.3184	5	15	\$1,356	(\$43,693)	\$0	\$0	\$0	0.00
6	UNION CENTRAL LIFE INSURANCE CO	18.4601	3	364	\$78,628	\$79,419	\$0	\$0	\$0	0.00
7	USLIFE CREDIT LIFE INSURANCE CO*	32.4431	2	2,296	\$138,187	\$138,187	\$0	\$36,333	\$100,907	73.02
TOTAL		100.000		2,678	\$425,936	\$380,012	\$0	\$321,913	\$375,956	98.93

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
158	LAMAR LIFE INSURANCE COMPANY	0.0211	160	11	\$390,278	\$390,278	\$0	\$49,222	\$49,222	12.51
159	LEGION INSURANCE COMPANY	0.3071	47	1	\$5,586,979	\$5,586,979	\$0	\$983,452	\$3,780,901	66.48
170	LIBERTY LIFE ASSUR CO OF BOSTON	0.0154	169	2,793	\$284,495	\$284,495	\$0	\$416,673	\$406,084	142.74
171	LIBERTY LIFE INSURANCE COMPANY*	0.0427	136	4,633	\$791,262	\$651,413	\$0	\$118,344	\$70,101	10.76
172	LIBERTY MUTUAL INSURANCE COMPANY	0.0000	316	0	(\$536)	(\$536)	\$0	\$7,163	(\$9,526)	0.00
173	LIBERTY NATIONAL LIFE INSURANCE CO	0.0000	312	4	\$189	\$189	\$0	\$0	\$0	0.00
174	LIFE INSURANCE CO OF GEORGIA	0.0109	185	853	\$201,291	\$198,488	\$0	\$3,369	\$3,517	1.77
175	LIFE INSURANCE CO OF NORTH AMERICA	0.7439	23	27,122	\$13,774,693	\$13,774,693	\$0	\$6,400,224	\$6,993,002	50.77
176	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0018	246	512	\$33,947	\$34,422	\$0	\$5,241	\$5,367	15.59
177	LIFE INVESTORS INS CO OF AMERICA	0.2801	51	30,099	\$5,187,154	\$5,028,007	\$0	\$4,610,890	\$3,942,586	67.65
178	LINCOLN NATIONAL HEALTH & CAS INS CO	0.0000	316	0	\$0	\$1,181	(\$348)	\$50	(\$18,094)	0.00
179	LINCOLN NATIONAL LIFE INSURANCE CO*	0.1326	76	15,052	\$2,455,057	\$2,467,521	\$0	\$977,186	\$887,755	35.98
180	LONDON LIFE REINSURANCE COMPANY	0.0001	298	2	\$1,891	\$1,920	\$0	\$43,908	(\$124,371)	0.00
181	LONE STAR LIFE INSURANCE COMPANY*	0.0012	256	22	\$22,102	\$22,280	\$0	\$13,486	\$13,683	61.47
182	LOYAL AMERICAN LIFE INSURANCE CO	0.0016	249	223	\$30,480	\$30,056	\$0	\$350	\$347	1.15
183	MADISON NATIONAL LIFE INSURANCE CO INC	0.0030	235	220	\$56,329	\$66,922	\$0	\$42,942	\$23,096	26.00
184	MANUFACTURERS LIFE INSURANCE CO	0.0142	172	0	\$262,574	\$281,708	\$0	\$113,382	\$86,342	34.30
185	MARKEL INSURANCE COMPANY	0.0116	182	14,109	\$214,117	\$139,693	\$0	\$76,374	\$111,227	79.62
186	MASSACHUSETTS MUTUAL LIFE INS CO	0.4535	36	6,827	\$8,398,369	\$7,576,871	\$0	\$6,593,891	\$6,762,203	89.25
187	MAYFLOWER NATIONAL LIFE INSURANCE CO	0.0000	316	238	(\$3,878)	\$32,395	\$0	\$22,375	\$1,853	5.72
188	MBL LIFE ASSURANCE CORPORATION	0.0000	316	4	\$0	\$0	\$0	\$0	\$45,372	0.00
189	MEDICAL LIFE INSURANCE COMPANY	0.0019	245	450	\$35,376	\$37,508	\$0	\$40,504	\$40,504	107.99
190	MEDICAL SAVINGS INSURANCE COMPANY	0.0022	241	0	\$40,589	\$103,031	\$0	\$15,256	(\$1,784)	0.00
191	MEGA LIFE AND HEALTH INS CO THE	0.0295	148	512	\$645,874	\$488,086	\$0	\$200,560	\$251,464	51.52
192	MEMBERS LIFE INSURANCE COMPANY	0.0000	302	586	\$915	\$1,631	\$20	\$19,277	\$22,748	1394.60
193	MERIT LIFE INSURANCE CO	0.0843	104	25,805	\$1,560,319	\$1,569,541	\$0	\$391,317	\$18,748	33.05
194	METRAHEALTH INS CO	0.4057	39	508	\$7,530,803	\$5,790,729	\$0	\$3,707,572	\$4,877,557	84.23
195	METROPOLITAN LIFE INSURANCE COMPANY	2.2029	11	1,183,007	\$40,791,324	\$24,100,545	\$0	\$19,380,204	\$22,770,154	94.44
196	MIC LIFE INSURANCE CORPORATION	0.0240	155	3,819	\$444,408	\$695,022	\$0	\$647,533	\$530,059	59.22
197	MIDAMERICA LIFE INSURANCE COMPANY	0.0003	290	0	\$6,085	\$6,061	\$0	\$0	\$0	0.00
198	MIDWEST NATIONAL LIFE INS CO OF TN	0.0212	159	822	\$392,398	\$298,102	\$0	\$60,115	\$334,915	112.35
199	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0004	286	3	\$7,562	\$7,535	\$0	\$3,683	\$5,290	70.21
200	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0668	121	11,576	\$1,237,266	\$1,252,131	\$0	\$542,397	\$548,474	43.80
201	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.6504	27	20,666	\$12,042,578	\$11,988,148	\$0	\$6,697,594	\$10,047,171	83.81
202	MONTGOMERY WARD INSURANCE COMPANY	0.0129	179	18,814	\$238,638	\$236,278	\$0	\$41,475	\$37,431	15.84
203	MONTGOMERY WARD LIFE INSURANCE CO	0.0944	91	29,383	\$1,747,170	\$1,685,421	\$0	\$844,504	\$879,161	52.16
204	MONUMENTAL LIFE INSURANCE COMPANY*	0.1676	65	40,185	\$3,103,141	\$2,438,262	\$0	\$1,450,843	\$1,605,047	65.83
205	MOUNTAIN LIFE INSURANCE COMPANY	0.0130	178	1,693	\$240,392	\$214,381	\$0	\$69,040	\$68,497	31.95
206	MUTUAL LIFE INSURANCE CO OF NY*	0.0020	242	49	\$37,502	\$37,636	\$0	\$32,772	(\$2,817)	0.00
207	MUTUAL OF OMAHA INSURANCE COMPANY	0.7398	24	39,074	\$13,698,119	\$14,165,177	\$0	\$11,452,735	\$11,879,263	83.86
208	MUTUAL PROTECTIVE INS CO	0.0011	260	8	\$20,591	\$21,532	\$0	\$1,641	(\$15,637)	0.00
209	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	315	0	\$0	\$0	\$0	\$3,050	\$3,050	0.00
210	NATIONAL BENEFIT LIFE INSURANCE CO	0.0043	226	72	\$80,074	\$81,232	\$0	\$50,672	\$51,141	62.96
211	NATIONAL CASUALTY COMPANY*	0.0654	124	27,365	\$1,210,666	\$1,232,767	\$0	\$707,254	\$614,452	48.84
212	NATIONAL FARMERS UNION LIFE INS CO	0.0000	308	0	\$401	\$0	\$0	\$0	\$0	0.00
213	NATIONAL FINANCIAL INSURANCE COMPANY	0.0046	222	189	\$84,878	\$68,885	\$0	\$4,850	\$4,660	6.75
214	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.2208	58	2,211	\$4,089,075	\$4,080,988	\$0	\$2,632,568	\$2,881,701	70.51
215	NATIONAL HEALTH INS CO	0.0604	127	455	\$1,118,599	\$1,116,926	\$0	\$828,802	\$840,686	75.27
216	NATIONAL UNION FIRE INS CO OF PITTSBURG	2.3745	9	352,439	\$43,968,514	\$43,943,143	\$0	\$13,966,138	\$15,871,196	36.12
217	NATIONWIDE LIFE INSURANCE COMPANY	0.2258	57	49,840	\$4,181,186	\$3,983,492	\$0	\$3,588,812	\$3,689,772	98.75
218	NATIONWIDE MUTUAL INSURANCE COMPANY	0.0000	314	2	\$35	\$37	\$0	\$0	\$2	5.41
219	NEW ENGLAND MUTUAL LIFE INS CO	0.1533	69	3,821	\$2,839,266	\$2,824,543	\$7,286	\$1,924,795	\$1,910,325	67.63
220	NEW HAMPSHIRE INSURANCE COMPANY	0.0000	316	0	\$0	\$0	\$0	(\$25,176)	\$14,322	0.00
221	NEW YORK LIFE INSURANCE COMPANY	0.7987	21	39,394	\$14,788,494	\$15,329,462	\$123,004	\$10,669,320	\$11,987,394	78.20
222	NIPPON LIFE INS CO OF AMERICA	0.0000	311	0	\$196	\$196	\$0	\$35,451	\$0	0.00
223	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0000	316	0	\$0	\$0	\$0	(\$1,386)	0.00	0.00
224	NORTH AMERICAN LIFE ASSURANCE CO	0.0161	167	1,682	\$298,424	\$298,434	\$0	\$307,455	\$214,070	71.73
225	NORTH AMERICAN SPECIALTY INS CO	0.0016	251	138	\$26,989	\$26,969	\$0	\$15,914	\$37,774	130.39
226	NORTH CENTRAL LIFE INSURANCE CO*	0.0097	194	2,095	\$179,762	\$300,445	\$0	\$143,642	\$163,697	54.48
227	NORTHWESTERN MUTUAL LIFE INS CO	0.0464	132	3,490	\$995,483	\$801,609	\$0	\$593,334	\$355,288	65.78
228	NORTHWESTERN NATIONAL LIFE INS CO	0.0915	93	8,552	\$1,564,148	\$1,751,082	\$0	\$2,227,681	\$2,448,061	139.80
229	OHIO NATIONAL LIFE INS CO THE	0.0198	162	1,708	\$367,484	\$368,502	\$0	\$332,940	\$242,552	65.82
230	OLD REPUBLIC INSURANCE COMPANY	0.0010	263	3	\$18,662	\$0	\$0	\$10,085	\$9,473	50.76
231	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0000	316	0	(\$178)	(\$51)	\$0	\$54,016	\$41,516	0.00
232	OXFORD LIFE INSURANCE COMPANY	0.0009	269	82	\$16,591	\$16,876	\$0	\$10,314	\$10,308	61.08
233	PACIFIC INDEMNITY COMPANY	0.0006	279	0	\$10,355	\$10,560	\$0	\$0	\$2,230	21.12
234	PACIFIC MUTUAL LIFE INSURANCE CO	0.0666	123	10,074	\$1,233,678	\$1,207,035	\$0	\$866,610	\$852,600	70.64
235	PAN AMERICAN LIFE INSURANCE COMPANY	0.0777	111	12,067	\$1,438,597	\$1,443,045	\$0	\$674,225	\$715,293	49.57
236	PAUL REVERE LIFE INSURANCE CO	0.0735	113	9,399	\$1,360,413	\$1,373,956	\$0	\$1,196,790	\$1,621,996	118.05
237	PEKIN LIFE INSURANCE COMPANY	0.0088	198	562	\$163,374	\$98,943	\$0	\$15,036	(\$384)	0.00
238	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0000	304	5	\$734	\$785	\$0	\$2,064	\$1,492	190.06
239	PFL LIFE INSURANCE COMPANY	0.5022	34	8,151	\$9,299,496	\$9,336,271	\$0	\$8,464,912	\$5,553,343	59.48
240	PHF LIFE INSURANCE COMPANY	0.0000	316	0	\$0	\$0	\$0	\$25,348	(\$92,850)	0.00
241	PHILADELPHIA AMERICAN LIFE INS CO	0.0012	254	84	\$22,818	\$22,996	\$0	\$100,459	\$88,846	386.35
242	PHOENIX AMERICAN LIFE INS CO	0.1133	84	26,776	\$2,098,435	\$2,109,123	\$0	\$798,243	\$1,101,711	52.24
243	PHOENIX HOME LIFE MUTUAL INS CO	0.1093	86	13,790	\$2,024,116	\$2,132,310	\$30	\$1,857,654	\$1,963,448	92.08
244	PHYSICIANS MUTUAL INSURANCE COMPANY	0.0062	211	329	\$114,416	\$114,173	\$0	\$74,917	\$70,820	62.03
245	PIERCE NATIONAL LIFE INSURANCE CO	0.0000	315	0	\$5	\$4	\$0	\$5	\$10	250.00
246	PIONEER LIFE INSURANCE COMPANY	0.1196	62	1,249	\$2,216,233	\$2,293,541	\$0	\$1,650,796	\$1,503,076	65.54
247	PM GROUP LIFE INS CO	0.0848	102	7,707	\$1,570,499	\$1,547,036	\$0	\$1,248,273	\$1,254,300	81.08
248	PREFERRED LIFE INS CO OF NEW YORK	0.0004	285	23	\$7,876	\$7,777	\$0	\$0	\$0	0.00
249	PRINCIPAL MUTUAL LIFE INS CO	4.5380	5	125,117	\$84,030,090	\$83,538,091	\$82,976	\$69,889,180	\$69,148,943	82.78
250	PROTECTIVE LIFE INSURANCE COMPANY	0.0966	90	6,407	\$1,789,558	\$1,812,135	\$0	\$1,038,561	\$1,321,026	72.90

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
251	PROVIDENT INDEMNITY LIFE INS CO	0.0084	199	96	\$156,099	\$152,976	\$0	\$340,198	\$336,456	219.94
252	PROVIDENT LIFE AND ACCIDENT INS CO	0.2776	52	7,303	\$5,140,568	\$5,584,016	\$0	\$4,130,833	\$4,574,601	81.92
253	PROVIDENT LIFE AND CASUALTY INS CO	0.0005	282	380	\$9,014	\$8,154	\$0	\$54,190	\$141,715	1737.99
254	PROVIDENT MUTUAL LIFE INS CO OF PHIL*	0.0044	224	346	\$81,012	\$84,034	\$0	\$119,095	\$89,703	106.75
255	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0875	99	5,074	\$1,619,992	\$1,574,536	\$0	\$934,951	\$933,812	55.77
256	PRUDENTIAL INSURANCE CO OF AMERICA THE	8.3059	4	268,639	\$153,799,798	\$153,160,397	\$595,488	\$131,090,000	\$142,219,914	92.86
257	PYRAMID LIFE INSURANCE COMPANY	0.0000	305	1	\$684	\$683	\$0	\$0	(\$92)	0.00
258	RANGER INSURANCE COMPANY	0.0000	316	0	\$0	\$0	\$0	\$0	(\$325)	0.00
259	RELIABLE LIFE INSURANCE COMPANY*	0.0908	94	58,675	\$1,682,037	\$1,534,547	\$0	\$1,105,048	\$1,105,048	72.01
260	RELIANCE INSURANCE COMPANY	0.0560	128	0	\$1,036,972	\$2,690,506	\$162,095	\$1,613,888	\$2,570,904	99.27
261	RELIANCE NATIONAL INDEMNITY COMPANY	0.0007	276	0	\$12,178	\$10,182	\$0	\$0	\$0	0.00
262	RELIANCE STANDARD LIFE INSURANCE CO*	0.0537	130	12,783	\$993,588	\$987,171	\$0	\$555,356	\$739,551	74.92
263	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0221	158	562	\$409,964	\$395,906	\$0	\$179,919	\$221,605	55.97
264	RESERVE NATIONAL INSURANCE COMPANY	0.3095	46	5,174	\$5,731,202	\$5,883,333	\$0	\$3,521,955	\$3,291,080	56.23
265	RLI INSURANCE COMPANY	0.0068	205	140	\$125,816	\$126,422	\$0	\$96,701	\$101,203	80.05
266	ROYAL MACCABEES LIFE INSURANCE CO	0.0067	207	785	\$124,929	\$123,579	\$0	\$29,212	\$32,803	26.52
267	SAFECO LIFE INSURANCE COMPANY*	0.1330	75	16,288	\$2,462,922	\$2,478,072	\$0	\$986,466	\$910,487	36.74
268	SAFEHEALTH LIFE INSURANCE COMPANY	0.0006	277	7,017	\$10,939	\$10,939	\$0	\$1,390	\$1,390	12.71
269	SEABOARD LIFE INSURANCE CO (USA)	0.0028	236	235	\$52,010	\$52,010	\$0	\$0	\$0	0.00
270	SECURITY ASSURANCE COMPANY	0.0009	272	0	\$15,860	\$15,860	\$0	\$2,234	\$758	4.78
271	SECURITY BENEFIT LIFE INSURANCE CO	0.0045	223	279	\$82,700	\$82,597	\$0	\$67,863	\$65,330	79.09
272	SECURITY CONNECTICUT LIFE INS CO	0.0001	299	46	\$1,232	\$1,241	\$0	\$0	\$0	0.00
273	SECURITY GENERAL LIFE INSURANCE CO	0.0012	255	0	\$22,320	\$23,060	\$0	\$16,338	\$6,001	26.02
274	SECURITY LIFE INS CO OF AMERICA	0.0450	134	13,129	\$832,412	\$829,832	\$0	\$253,923	\$232,924	28.07
275	SECURITY LIFE OF DENVER	0.0058	216	2,206	\$108,199	\$111,260	\$0	\$0	(\$30,683)	0.00
276	SECURITY MUTUAL LIFE INS CO OF NY	0.0068	203	690	\$127,279	\$145,098	\$3,791	\$0	\$0	0.00
277	SENTRY INSURANCE A MUTUAL COMPANY	0.0108	187	0	\$200,091	\$199,774	\$0	\$97,362	\$97,362	48.74
278	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0559	129	762	\$1,034,717	\$1,084,825	\$0	\$801,490	\$980,531	90.39
279	SHELTER LIFE INSURANCE CO	0.2802	50	3,384	\$5,188,755	\$5,195,907	\$0	\$4,367,931	\$3,772,103	72.60
280	SIERRA HEALTH & LIFE INS CO INC	0.0294	150	1,048	\$545,087	\$539,769	\$0	\$175,046	\$396,587	73.47
281	SIGNATURE LIFE INS CO OF AMERICA, THE	0.0025	239	841	\$46,202	\$45,704	\$0	\$28,426	\$17,986	39.35
282	SOUTHLAND LIFE INSURANCE COMPANY	0.0060	214	566	\$111,854	\$102,776	\$0	\$110,096	\$122,243	118.94
283	STANDARD INSURANCE COMPANY	0.1247	79	28,135	\$2,309,052	\$2,302,898	\$0	\$1,425,316	(\$5,226,154)	0.00
284	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0824	106	4,005	\$1,525,525	\$1,524,381	\$0	\$1,354,182	\$1,448,071	94.99
285	STATE FARM MUTUAL AUTOMOBILE INS CO	0.5104	33	9,048	\$9,451,001	\$9,457,142	\$0	\$8,388,783	\$8,335,463	68.14
286	STERLING INVESTORS LIFE INS CO	0.0000	316	0	\$0	\$0	\$0	\$4,685	\$0	0.00
287	SUN LIFE ASSURANCE CO OF CANADA	0.0903	107	41,450	\$1,487,729	\$1,525,143	\$0	\$76,419	\$456,163	29.91
288	TIME INSURANCE COMPANY	0.1899	62	4,375	\$3,515,601	\$3,540,558	\$0	\$2,613,989	\$2,779,514	78.50
289	TMG LIFE INSURANCE COMPANY	0.1482	70	1,426	\$2,744,911	\$2,808,013	\$0	\$2,112,625	\$1,742,614	62.06
290	TRANS-GENERAL LIFE INSURANCE COMPANY	0.0294	151	290	\$644,314	\$644,609	\$0	\$288,126	\$286,626	52.63
291	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.1209	81	76,577	\$2,238,695	\$2,143,226	\$0	\$13,299	\$1,299,706	60.64
292	TRANSPORT LIFE INSURANCE COMPANY	0.0682	118	1,180	\$1,262,862	\$1,417,227	\$0	\$1,578,727	\$1,333,446	94.09
293	TRANSPORTATION INSURANCE COMPANY	0.0000	313	0	\$145	\$171	\$0	\$0	\$0	0.00
294	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.0012	257	3	\$22,034	\$15,921	(\$4,996)	\$324,596	\$148,273	931.30
295	TRAVELERS INDEMNITY COMPANY	0.0004	264	1	\$8,096	\$8,233	\$0	\$0	\$0	0.00
296	TRAVELERS INSURANCE COMPANY THE	1.2693	19	3,449	\$23,502,068	\$26,333,861	\$0	\$29,618,236	\$25,781,274	97.90
297	TRUSTMARK INSURANCE CO (MUTUAL)	0.7227	25	24,313	\$13,581,404	\$13,214,136	\$0	\$9,915,918	\$10,263,967	77.67
298	TRUSTMARK LIFE INSURANCE COMPANY	0.0012	258	0	\$21,682	\$21,602	\$0	\$2,081	\$2,044	9.46
299	U.S FINANCIAL LIFE INSURANCE CO	0.0000	316	0	\$0	\$0	\$0	\$700	\$700	0.00
300	UNILIFE INS CO	0.0097	195	0	\$179,736	\$179,736	\$0	\$175,530	\$175,530	97.66
301	UNION CENTRAL LIFE INSURANCE CO	0.0054	220	530	\$100,721	\$101,734	\$0	\$3,819	(\$1,455)	0.00
302	UNION FIDELITY LIFE INSURANCE CO	0.5378	31	65,050	\$9,958,371	\$9,045,593	\$0	\$3,929,757	\$4,515,363	49.92
303	UNION LABOR LIFE INSURANCE COMPANY	0.0730	114	41,107	\$1,352,549	\$1,393,438	\$26,229	\$435,625	\$461,545	33.12
304	UNION SECURITY LIFE INSURANCE CO	0.1231	80	13,582	\$2,278,906	\$2,106,368	\$0	\$717,934	\$742,460	35.25
305	UNITED AMERICAN INSURANCE COMPANY	0.0007	275	10	\$12,788	\$12,445	\$0	\$5,517	\$7,439	59.78
306	UNITED BENEFIT LIFE INSURANCE COMPANY	0.0298	146	246	\$551,025	\$547,657	\$0	\$147,214	\$159,783	29.18
307	UNITED COMPANIES LIFE INSURANCE CO	0.0000	316	0	\$0	\$1,001	\$0	\$507	\$507	50.65
308	UNITED DENTAL CARE INSURANCE COMPANY	0.0715	117	7,581	\$1,324,224	\$1,324,224	\$0	\$111,484	\$1,077,865	81.40
309	UNITED FIDELITY LIFE INSURANCE CO	0.0000	316	1	(\$86)	\$119	\$0	\$0	\$70	58.82
310	UNITED HEALTH AND LIFE INSURANCE CO	1.5512	17	140,338	\$28,723,100	\$29,170,790	\$0	\$17,805,909	\$17,725,764	60.77
311	UNITED INSURANCE COMPANY OF AMERICA	0.0000	316	0	\$0	\$0	\$0	\$105	\$105	0.00
312	UNITED LIFE INSURANCE COMPANY	0.0093	196	899	\$172,581	\$108,823	\$0	\$54,250	\$106,845	97.29
313	UNITED OF OMAHA LIFE INS CO	0.7500	22	60,357	\$13,887,346	\$14,179,448	\$0	\$12,390,633	\$10,289,444	72.57
314	UNITED STATES LIFE INS CO NY	0.0894	96	2,198	\$1,654,643	\$1,666,406	\$0	\$911,320	\$991,839	59.52
315	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0017	247	27	\$31,739	\$32,721	\$0	\$46,816	\$37,202	113.69
316	UNITED WISCONSIN INSURANCE COMPANY	0.0055	219	1,065	\$101,568	\$100,244	\$0	\$8,350	\$18,806	18.76
317	UNITED WISCONSIN LIFE INSURANCE COMPANY	1.7662	16	0	\$32,704,584	\$32,868,938	\$0	\$23,323,470	\$24,059,548	73.20
318	UNITED WORLD LIFE INSURANCE COMPANY	0.0083	200	288	\$152,977	\$151,159	\$0	\$295,245	\$333,570	220.67
319	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0295	149	0	\$546,756	\$487,797	\$0	\$220,894	\$267,701	54.88
320	UNIVERSE LIFE INSURANCE CO	0.0678	120	876	\$1,255,521	\$1,099,171	\$0	\$1,153,128	\$1,086,987	98.89
321	UNUM LIFE INS CO OF AMERICA	1.4773	18	234,369	\$27,354,296	\$25,865,613	\$0	\$18,320,839	\$22,094,110	85.42
322	USAA LIFE INSURANCE COMPANY	0.0323	145	1,365	\$598,421	\$602,505	\$0	\$376,719	\$409,749	68.01
323	USLIFE CREDIT LIFE INSURANCE CO*	0.0920	92	18,749	\$1,704,052	\$1,314,734	\$0	\$524,276	\$700,747	53.30
324	VASA NORTH ATLANTIC INSURANCE COMPANY	0.0077	201	14	\$143,500	\$143,500	\$0	\$439,496	\$332,480	231.69
325	VETERANS LIFE INS CO	0.0131	177	1,612	\$242,475	\$248,670	\$0	\$112,254	\$90,540	36.41
326	VIGILANT INSURANCE COMPANY	0.0000	316	0	\$0	\$0	\$0	\$0	(\$90)	0.00
327	VIRGINIA SURETY COMPANY INC	0.0000	303	0	\$865	\$962	\$0	\$0	(\$2,180)	0.00
328	VISION SERVICE PLAN INSURANCE CO	0.3622	42	116,470	\$6,706,392	\$6,712,374	\$0	\$5,318,206	\$5,453,397	81.24
329	VISTA LIFE INSURANCE COMPANY	0.0044	225	423	\$80,696	\$73,911	\$0	\$26,056	\$7,704	10.42
330	VOYAGER LIFE INSURANCE COMPANY	0.0127	180	235	\$235,871	\$85,455	\$0	\$5,919	\$27,609	32.31
331	WASHINGTON NATIONAL INS CO	0.6494	28	34,184	\$12,024,132	\$11,583,428	\$0	\$9,269,620	\$8,824,915	76.19
332	WEST COAST LIFE INSURANCE COMPANY*	0.0010	264	3	\$18,616	\$27,997	\$0	\$76,124	(\$46,010)	0.00
333	WESTERN AND SOUTHERN LIFE INS CO	0.0002	293	361	\$4,164	\$4,164	\$0	\$865,995	\$865,995	20797.19
334	WESTERN DIVERSIFIED LIFE INSURANCE CO	0.0239	156	2,988	\$442,313	\$392,242	\$0	\$91,923	\$119,913	30.57

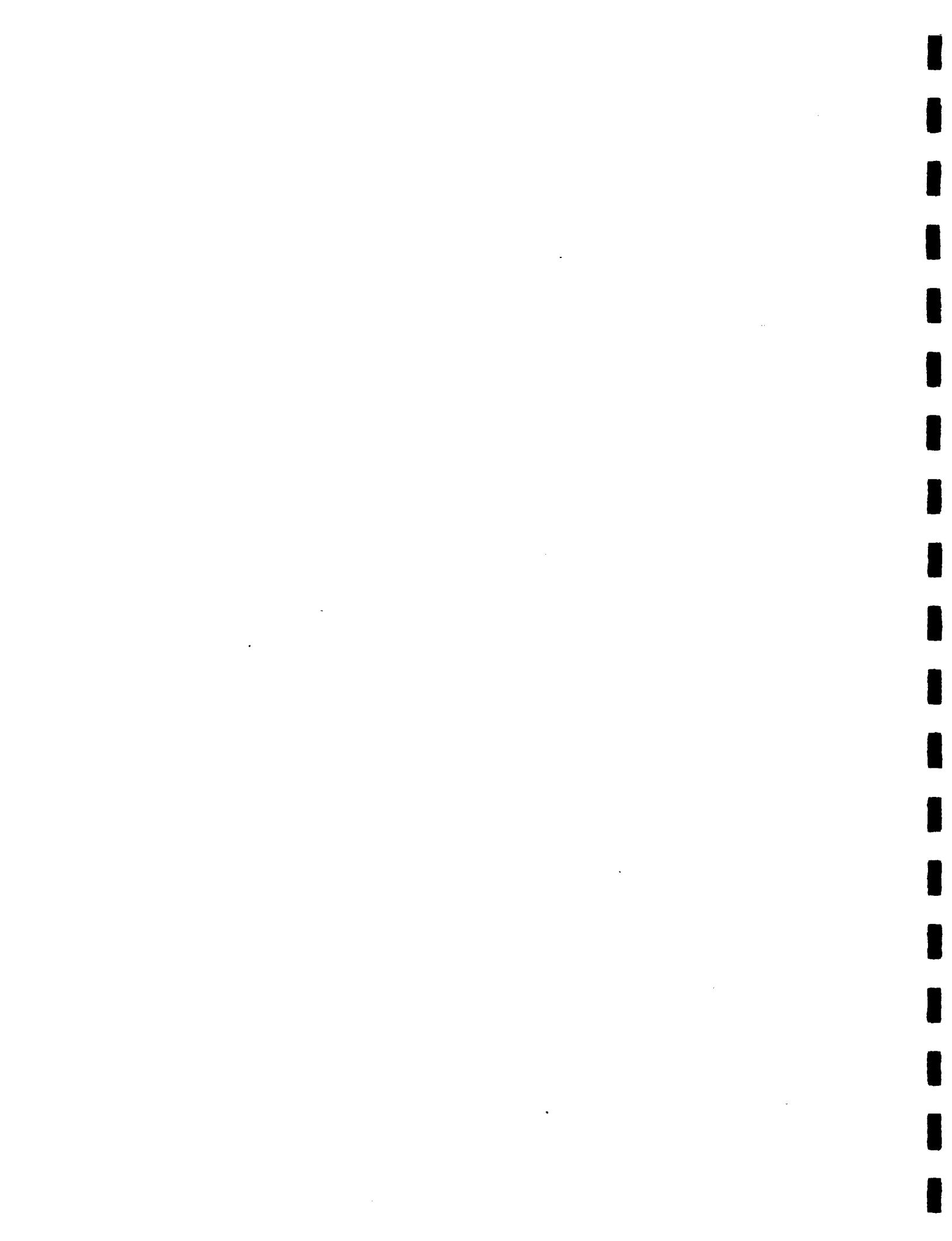
**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP**

(REVISED 1/15/97)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
335	WESTERN FIDELITY INSURANCE COMPANY	0.0342	142	0	\$633,468	\$631,823	\$0	\$1,340,720	\$1,094,421	173.22
336	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0781	110	1,465	\$1,446,768	\$1,463,441	\$0	\$1,024,413	\$983,688	67.22
337	WORLD INSURANCE COMPANY	0.0003	289	9	\$6,314	\$5,185	\$0	\$5,372	\$9,419	181.66
338	ZALE LIFE INSURANCE COMPANY	0.0014	252	2,074	\$25,951	\$25,951	\$0	\$13,303	\$19,338	74.52
339	ZURICH INSURANCE COMPANY	0.0245	154	5	\$453,835	\$300,798	\$0	\$0	\$23,952	7.96
340	ZURICH LIFE INSURANCE CO OF AMERICA	0.0000	307	1	\$488	\$437	\$0	\$0	\$0	0.00
TOTAL		100.000		7,292,751	\$1,851,698,300	\$1,857,045,591	\$1,966,528	\$1,401,506,449	\$1,478,719,189	79.63



**TOTAL
ACCIDENT & HEALTH
INSURANCE
BY COMPANY**



**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INS CO	0.0007	385	733	\$17,952	\$16,930	\$0	\$1,390	\$645	3.81
2	ACACIA MUTUAL LIFE INSURANCE CO	0.0000	464	0	\$519	\$519	\$33	\$0	\$0	0.00
3	ACADEMY LIFE INSURANCE CO*	0.0071	276	262	\$186,804	\$186,071	\$0	\$107,160	\$108,774	58.18
4	ADMIRAL LIFE INS CO OF AMERICA	0.0119	236	1,976	\$314,012	\$385,117	\$0	\$168,052	\$207,857	53.97
5	ADVANCE INSURANCE COMPANY	0.0001	428	66	\$3,867	\$3,867	\$0	\$0	\$0	0.00
6	AETNA LIFE INS AND ANNUITY CO*	0.0002	416	3	\$6,078	\$5,913	\$0	\$1,741	\$1,884	31.86
7	AETNA LIFE INSURANCE COMPANY*	1.4549	13	251	\$38,255,132	\$38,826,192	\$30	\$26,108,131	\$26,752,712	68.90
8	AID ASSOCIATION FOR LUTHERANS	0.1991	76	5,181	\$5,234,021	\$5,189,949	\$0	\$2,417,396	\$2,563,980	49.40
9	AIG LIFE INSURANCE COMPANY	0.0928	110	32,005	\$2,440,870	\$2,554,726	\$0	\$495,904	\$497,640	19.48
10	ALEXANDER HAMILTON LIFE INS CO AMERICA	0.0554	152	7,949	\$1,456,507	\$1,401,504	\$0	\$675,792	\$620,655	44.26
11	ALL AMERICAN LIFE INSURANCE COMPANY*	0.0048	299	2,124	\$126,809	\$120,101	\$0	\$105,040	\$103,380	86.08
12	ALLIANZ LIFE INS CO OF NORTH AMERICA*	0.1410	85	30,350	\$3,707,499	\$3,661,480	\$0	\$2,167,573	\$2,123,599	58.00
13	ALLIED LIFE INS CO	0.0035	316	99	\$91,789	\$79,980	\$0	\$3,058	(\$1,333)	0.00
14	ALLAMERICA FINANCIAL LIFE INS & ANNUITY	0.0252	202	754	\$663,117	\$663,491	\$0	\$34,982	\$73,938	11.14
15	ALLSTATE LIFE INS CO OF NEW YORK	0.0000	463	9	\$531	\$538	\$0	\$0	\$0	0.00
16	ALLSTATE LIFE INSURANCE COMPANY	0.0916	112	71,507	\$2,409,048	\$2,435,936	\$0	\$1,821,403	\$1,847,809	75.86
17	AMERICAN BANKERS INS CO OF FLORIDA	0.0288	190	4,102	\$757,285	\$2,434	\$10,415	\$140,182	\$297,082	12205.51
18	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.1876	78	101,457	\$4,932,011	\$5,534,498	\$0	\$1,180,047	\$1,540,565	27.84
19	AMERICAN CASUALTY CO OF READING PA	0.0014	357	0	\$37,527	\$38,093	\$0	\$0	\$0	0.00
20	AMERICAN CHAMBERS LIFE INSURANCE COMPAN	0.0513	157	0	\$1,347,750	\$1,355,914	\$0	\$1,284,509	\$1,286,120	94.85
21	AMERICAN COMBINED LIFE INS CO	0.0027	334	179	\$71,110	\$71,827	\$0	\$80,995	\$61,611	85.78
22	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.0077	267	125	\$201,753	\$199,398	\$0	\$122,193	\$127,062	63.72
23	AMERICAN CONTINENTAL INSURANCE CO	0.0750	127	2	\$1,972,375	\$1,972,375	\$0	\$1,606,310	\$2,553,100	129.44
24	AMERICAN CONTINENTAL LIFE INS CO	0.0000	446	1	\$1,179	\$1,179	\$0	\$5,948	\$4,297	364.46
25	AMERICAN CREDITORS LIFE INS CO	0.0022	343	188	\$56,810	\$36,599	\$0	\$6,496	\$11,496	31.41
26	AMERICAN EMPLOYERS INSURANCE CO	0.0000	478	1	\$221	\$220	\$0	\$0	\$5,342	2428.18
27	AMERICAN FAMILY LIFE ASSUR CO GA	0.4198	47	105,091	\$11,036,614	\$11,146,783	\$0	\$4,786,286	\$4,989,265	44.76
28	AMERICAN FAMILY LIFE INSURANCE CO	0.0016	355	306	\$41,453	\$31,029	\$0	\$17,980	\$16,803	54.15
29	AMERICAN FAMILY MUTUAL INS CO	1.4168	14	30,712	\$37,254,367	\$37,696,334	\$0	\$26,582,347	\$25,654,500	68.06
30	AMERICAN FIDELITY ASSURANCE COMPANY	0.0688	116	9,532	\$2,333,814	\$2,371,501	\$0	\$853,944	\$651,784	27.48
31	AMERICAN FRANKLIN LIFE INS CO THE	0.0006	389	22	\$16,256	\$16,666	\$0	\$0	\$2,391	14.35
32	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.1180	93	24,260	\$3,103,310	\$3,121,796	\$0	\$2,250,749	\$2,168,411	59.46
33	AMERICAN GENERAL LIFE INSURANCE CO	0.0000	470	1	\$353	\$355	\$0	\$0	\$0	0.00
34	AMERICAN HARDWARE MUTUAL INS CO	0.0005	395	3	\$13,050	\$13,059	\$0	\$9,885	\$10,999	84.23
35	AMERICAN HEALTH & LIFE INSURANCE CO	0.0321	186	7,527	\$843,571	\$1,068,886	\$0	\$417,995	\$344,027	31.59
36	AMERICAN HERITAGE LIFE INSURANCE CO	0.0426	171	4,364	\$1,119,583	\$1,090,426	\$0	\$262,569	\$263,642	24.18
37	AMERICAN HOME ASSURANCE COMPANY	0.0047	301	9,232	\$123,967	\$129,100	\$0	\$15,000	\$17,594	13.63
38	AMERICAN HOME LIFE INSURANCE CO	0.0002	426	62	\$4,057	\$4,119	\$0	\$4,935	\$1,283	31.15
39	AMERICAN INCOME LIFE INSURANCE CO	0.0478	165	312,962	\$1,258,148	\$1,251,424	\$0	\$594,901	\$716,345	57.24
40	AMERICAN INSURANCE CO OF TEXAS*	0.0055	293	902	\$145,602	\$152,621	\$0	\$64,592	\$64,778	42.44
41	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.0000	449	10	\$1,118	\$1,494	\$0	\$11,984	\$11,505	770.06
42	AMERICAN LIFE & HEALTH INS CO	0.0010	370	328	\$27,241	\$26,300	\$0	\$15,004	\$18,583	71.04
43	AMERICAN LIFE AND CASUALTY INS CO*	0.0012	366	3,971	\$30,969	\$30,496	\$0	\$8,123	\$26,047	85.41
44	AMERICAN LIFE INSURANCE CO OF NY	0.0077	266	0	\$203,734	\$201,972	\$0	\$143,760	\$139,626	68.64
45	AMERICAN MEMORIAL LIFE INSURANCE CO	0.0004	402	302	\$10,001	\$10,317	\$0	\$1,200	(\$762)	0.00
46	AMERICAN NATIONAL INSURANCE COMPANY*	0.1079	98	11,972	\$2,836,353	\$2,202,034	\$0	\$2,121,014	\$2,150,387	97.65
47	AMERICAN NATIONAL LIFE INS OF TX	0.0460	169	646	\$1,210,335	\$1,216,625	\$0	\$473,170	\$470,511	38.67
48	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.0118	237	0	\$310,923	\$310,923	\$0	\$91,748	\$91,748	29.51
49	AMERICAN PROGRESSIVE L & H INS CO OF NY	0.0014	360	46	\$35,837	\$28,143	\$0	\$14,619	\$14,619	51.95
50	AMERICAN PUBLIC LIFE INSURANCE CO	0.0061	287	679	\$159,508	\$160,538	\$0	\$102,087	\$92,182	57.42
51	AMERICAN REPUBLIC INSURANCE COMPANY	0.5532	31	17,113	\$14,546,944	\$14,262,643	\$0	\$9,500,817	\$9,233,480	64.74
52	AMERICAN SLOVENIAN CATHOLIC UNION	0.0000	465	57	\$510	\$510	\$0	\$187	\$187	36.67
53	AMERICAN STATES INSURANCE COMPANY*	0.0121	235	340	\$317,954	\$334,758	\$0	\$346,793	\$189,207	55.52
54	AMERICAN STATES LIFE INSURANCE CO	0.0002	419	15	\$5,410	\$5,410	\$0	\$0	\$0	0.00
55	AMERICAN TRAVELLERS LIFE INS CO	0.2653	65	7,078	\$6,976,148	\$6,652,957	\$0	\$2,907,177	\$4,073,525	61.23
56	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.0112	241	1,890	\$295,176	\$283,070	\$0	\$68,792	\$70,270	24.82
57	AMERICAN UNION LIFE INSURANCE CO	0.0010	372	11	\$26,360	\$27,358	\$0	\$45,591	(\$98,411)	0.00
58	AMERICAN UNITED LIFE INSURANCE CO	0.0869	119	26,893	\$2,283,788	\$2,301,411	\$3,876	\$1,112,971	\$1,275,436	55.46
59	AMERICAN WESTERN LIFE INS CO	0.0000	498	0	\$0	\$0	\$0	\$102,912	\$102,316	0.00
60	AMERITAS LIFE INSURANCE CORP	0.0942	108	8,108	\$2,475,791	\$2,538,288	\$0	\$1,747,598	\$1,715,366	67.58
61	AMERUS LIFE INSURANCE COMPANY	0.0036	315	666	\$93,571	\$94,003	\$0	\$25,869	(\$21,990)	0.00
62	AMEX ASSURANCE COMPANY	0.0080	264	0	\$209,659	\$200,489	\$0	\$45,354	\$120,279	59.99
63	AMEX LIFE INSURANCE CO	0.5535	30	227,166	\$14,552,653	\$14,234,162	\$0	\$3,856,788	\$6,313,379	44.35
64	ANTHEM CASUALTY INSURANCE COMPANY	0.0000	498	0	\$0	\$0	\$0	\$5,200	\$4,830	0.00
65	ANTHEM HEALTH & LIFE INSURANCE COMPANY	0.4481	42	13,235	\$11,782,590	\$11,902,232	\$0	\$9,655,666	\$10,548,651	88.63
66	ANTHEM LIFE INS CO OF INDIANA	0.0377	176	478	\$992,402	\$999,519	\$0	\$1,061,314	\$1,029,762	103.03
67	ANTHEM LIFE INSURANCE COMPANY	0.1012	103	7,938	\$2,661,338	\$2,592,110	\$0	\$1,754,462	\$1,832,000	70.68
68	ARCADIA NATIONAL LIFE INSURANCE CO	0.0145	226	1,427	\$381,889	\$173,488	\$0	\$70,271	\$111,483	54.26
69	ASSOCIATES FINANCIAL LIFE INS CO	0.0292	189	4,941	\$765,796	\$849,262	\$0	\$212,309	\$311,886	36.72
70	ASSOCIATES INSURANCE COMPANY	0.0001	434	192	\$3,000	\$2,753	\$0	\$0	(\$1,137)	0.00
71	ATLANTA LIFE INSURANCE COMPANY	0.0018	351	0	\$48,508	\$16,061	\$0	\$5,739	\$5,563	34.64
72	AUTO CLUB LIFE INS CO	0.0065	282	95,117	\$171,074	\$167,772	\$0	\$48,680	\$23,753	14.16
73	AUTO OWNERS LIFE INSURANCE COMPANY	0.0022	341	80	\$57,183	\$57,361	\$0	\$41,184	\$28,474	49.64
74	BALBOA LIFE INSURANCE COMPANY	0.0278	194	7,620	\$731,483	\$643,122	\$0	\$167,974	\$166,221	25.85
75	BALTIMORE LIFE INS CO THE	0.0000	497	0	\$8	\$8	\$0	\$0	\$0	0.00
76	BANKERS COMMERCIAL LIFE INS CO	0.0125	234	923	\$329,067	\$329,067	\$0	\$89,521	\$89,521	27.20
77	BANKERS FIDELITY LIFE INSURANCE CO	0.0506	159	1,234	\$1,330,925	\$1,367,399	\$0	\$1,092,522	\$1,023,733	74.87
78	BANKERS LIFE AND CASUALTY COMPANY	1.6970	9	54,697	\$44,620,072	\$44,932,866	\$5,081	\$30,781,785	\$30,947,286	68.87
79	BANKERS MULTIPLE LINE INSURANCE CO	0.0167	221	377	\$438,752	\$351,856	\$0	\$343,333	\$252,249	71.69
80	BANKERS NATIONAL LIFE INS CO	0.0000	498	2	\$0	\$0	\$0	\$3,566	\$0	0.00
81	BANKERS SECURITY LIFE INS SOCIETY	0.0006	388	0	\$16,690	\$16,351	\$0	\$28,056	\$12,507	76.49
82	BANKERS UNITED LIFE ASSURANCE CO	0.2045	74	5,836	\$5,377,853	\$5,456,275	\$0	\$1,776,658	\$2,612,814	47.89
83	BANNER LIFE INS CO	0.0000	469	1	\$395	\$0	\$0	\$370	\$348	0.00
84	BCS INSURANCE COMPANY	0.0108	244	164,270	\$283,122	\$283,123	\$0	\$117,111	\$182,278	64.38

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
85	BCS LIFE INSURANCE COMPANY	0.0029	328	1,472	\$76,767	\$107,972	\$0	\$4,972	\$9,755	9.03
86	BENCHMARK INSURANCE COMPANY	0.3695	54	4,750	\$9,715,113	\$10,297,958	\$0	\$7,247,804	\$7,969,091	77.39
87	BENEFICIAL STANDARD LIFE INS CO*	0.0145	228	4,169	\$380,411	\$392,296	\$0	\$192,810	\$162,966	41.54
88	BENICORP INSURANCE COMPANY	0.0043	305	330	\$112,728	\$113,606	\$0	\$16,325	\$16,339	14.38
89	BERKSHIRE LIFE INSURANCE COMPANY	0.0029	329	112	\$76,309	\$73,930	\$0	\$23,063	\$22,948	31.04
90	BEST LIFE ASSURANCE CO OF CALIFORNIA	0.0109	243	155	\$285,934	\$285,934	\$0	\$65,729	\$64,281	22.48
91	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	11.7489	1	300,465	\$308,925,392	\$311,607,086	\$0	\$241,293,102	\$252,573,902	81.06
92	BLUE CROSS & BLUE SHIELD OF MO	11.3995	2	328,636	\$299,738,716	\$300,541,240	\$0	\$234,511,982	\$235,582,151	78.39
93	BOATMEN'S LIFE INSURANCE COMPANY	0.0202	213	0	\$531,323	\$474,332	\$0	\$154,880	\$180,636	38.08
94	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.1122	96	56,924	\$2,949,163	\$3,050,306	\$0	\$999,598	\$988,860	32.42
95	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.0074	270	820	\$195,403	\$196,613	\$0	\$98,704	\$102,708	52.24
96	BROTHERHOOD MUTUAL INSURANCE CO	0.0073	273	652	\$191,443	\$187,996	\$0	\$118,386	\$125,412	66.71
97	BUSINESS MENS ASSURANCE CO OF AMERICA	0.5252	36	124,417	\$13,809,138	\$12,694,302	\$0	\$13,415,389	\$14,707,288	115.66
98	CAMERON LIFE INSURANCE COMPANY	0.0011	367	401	\$29,803	\$22,895	\$0	\$3,171	\$3,057	13.35
99	CANADA LIFE ASSURANCE COMPANY	0.0039	311	3,680	\$102,133	\$102,386	\$0	\$64,087	\$51,722	50.52
100	CAPITOL AMERICAN LIFE INSURANCE COMPANY	0.4279	45	24,270	\$11,250,127	\$11,265,220	\$0	\$2,233,835	\$2,347,052	20.83
101	CATHOLIC KNIGHTS OF AMERICA THE	0.0004	397	126	\$11,489	\$10,885	\$0	\$7,022	\$8,600	79.01
102	CELTIC LIFE INSURANCE COMPANY THE	0.0523	156	678	\$1,374,128	\$1,365,625	\$0	\$657,753	\$574,352	42.06
103	CENTENNIAL LIFE INSURANCE COMPANY, THE	0.0743	128	2,028	\$1,952,866	\$1,979,437	\$0	\$1,296,853	\$1,374,091	69.42
104	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.0795	124	522	\$2,090,648	\$2,102,465	\$0	\$2,380,275	\$2,045,796	97.30
105	CENTRAL NATIONAL LIFE INS OF OMAHA	0.0400	172	13,191	\$1,050,855	\$892,377	\$0	\$375,672	\$459,467	51.49
106	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.2994	59	4,838	\$7,872,467	\$7,872,467	\$0	\$4,471,043	\$4,471,043	56.79
107	CENTRAL SECURITY LIFE INSURANCE CO	0.0049	298	157	\$127,614	\$127,940	\$0	\$95,577	\$55,621	51.29
108	CENTRAL STATES HEALTH & LIFE CO	0.0967	105	8,641	\$2,541,792	\$2,441,107	\$0	\$1,767,594	\$1,714,140	70.22
109	CENTRAL STATES INDEMNITY CO OF OMAHA	0.0943	107	55,148	\$2,479,046	\$2,479,046	\$0	\$813,034	\$904,740	36.50
110	CENTRAL UNITED LIFE INSURANCE CO*	0.0276	196	2,003	\$726,659	\$717,829	\$0	\$705,140	\$693,491	96.61
111	CENTURION LIFE INSURANCE COMPANY	0.0639	138	16,782	\$1,678,953	\$1,982,688	\$0	\$570,141	\$664,870	33.53
112	CENTURY INDEMNITY COMPANY	0.0235	204	25	\$617,422	\$687,198	\$0	\$1,077,119	\$572,212	83.27
113	CENTURY LIFE ASSURANCE COMPANY	0.0096	250	19	\$252,789	\$106,082	\$0	\$20,690	\$24,424	23.02
114	CENTURY LIFE OF AMERICA	0.0004	401	65	\$10,015	\$10,630	\$0	\$8,494	\$4,299	40.44
115	CERTIFIED LIFE INS CO	0.0026	337	106	\$68,795	\$71,010	\$0	\$52,861	\$45,627	64.25
116	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	0.0071	275	1,101	\$186,846	\$123,699	\$0	\$50,861	\$78,486	63.45
117	CHESAPEAKE LIFE INSURANCE COMPANY THE*	0.0018	352	13,749	\$47,355	\$47,980	\$0	\$48,055	\$50,025	104.26
118	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.4701	41	12,670	\$12,361,023	\$12,192,529	\$0	\$9,314,087	\$9,701,780	79.57
119	CHRYSLER LIFE INSURANCE COMPANY	0.0000	498	137	(\$5,039)	\$15,608	\$0	\$15,440	(\$1,871)	0.00
120	CHUBB COLONIAL LIFE INSURANCE COMPANY	0.4136	48	9,243	\$10,874,205	\$10,633,554	\$0	\$8,102,462	\$7,624,231	71.70
121	CHUBB LIFE INS CO OF AM	0.0079	265	296	\$206,634	\$202,415	\$0	\$95,889	\$97,016	47.93
122	CINCINNATI LIFE INSURANCE COMPANY THE	0.0003	410	39	\$7,253	\$8,333	\$0	\$4,721	\$5,433	65.20
123	CITICORP LIFE INS CO	0.0074	272	442	\$194,222	\$193,119	\$0	\$75,419	\$155,752	80.65
124	CITIZENS SECURITY LIFE INS CO	0.0036	314	188	\$93,667	\$95,698	\$0	\$65,588	\$66,011	68.98
125	COLLEGE LIFE INSURANCE CO OF AMERICA	0.0000	471	0	\$314	\$0	\$0	\$0	\$0	0.00
126	COLONIAL LIFE & ACCIDENT INS CO	0.2220	70	30,038	\$5,836,839	\$5,870,998	\$0	\$2,003,337	\$2,215,933	37.75
127	COLONIAL PENN FRANKLIN INSURANCE CO	0.0098	249	651	\$257,404	\$264,796	\$0	\$225,940	\$227,709	85.99
128	COLONIAL PENN INSURANCE COMPANY	0.0000	485	1	\$160	\$243	\$0	\$0	(\$32)	0.00
129	COLONIAL PENN LIFE INSURANCE CO	0.0662	134	1,551	\$1,740,129	\$1,833,465	\$0	\$1,235,102	\$1,182,713	64.51
130	COLORADO BANKERS LIFE INS CO*	0.0000	498	0	\$0	\$0	\$0	\$1,033	\$0	0.00
131	COLUMBIA UNIVERSAL LIFE INS CO	0.0019	348	329	\$49,433	\$50,370	\$0	\$16,791	\$12,781	25.37
132	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.0000	484	1	\$171	\$171	\$0	\$0	\$0	0.00
133	COLUMBUS LIFE INSURANCE CO	0.0001	431	12	\$3,252	\$3,456	\$0	\$0	\$0	0.00
134	COMBINED INSURANCE CO OF AMERICA	0.7668	25	250,549	\$20,161,781	\$20,300,792	\$51,165	\$8,868,235	\$11,102,537	54.69
135	COMMERCIAL LIFE INSURANCE COMPANY*	0.0208	209	11,494	\$546,364	\$541,988	\$0	\$356,156	\$469,424	86.61
136	COMMERCIAL TRAVELERS MUTUAL INS CO	0.0037	313	4,677	\$97,325	\$113,239	\$0	\$60,882	\$50,303	44.42
137	COMMERCIAL UNION INSURANCE COMPANY	0.0000	498	0	\$0	\$0	\$0	\$0	(\$1,431)	0.00
138	COMMERCIAL UNION LIFE INS CO OF AMERICA	0.0104	246	234	\$273,866	\$82,677	\$0	\$26,092	\$9,014	10.90
139	COMMONWEALTH LIFE INSURANCE COMPANY	0.0032	320	271	\$84,799	\$72,804	\$0	\$211,217	\$222,941	306.22
140	COMMONWEALTH NATIONAL LIFE INS CO	0.1031	102	8,419	\$2,711,650	\$2,714,939	\$0	\$1,052,268	\$1,052,673	38.77
141	COMMUNITY NATIONAL ASSURANCE COMPANY	0.0000	498	0	\$0	\$0	\$0	\$0	(\$254)	0.00
142	COMPANION LIFE INSURANCE COMPANY*	0.0032	321	424	\$84,473	\$84,552	\$0	\$85,678	\$85,785	101.46
143	CONGRESS LIFE INSURANCE COMPANY	0.0006	390	98	\$16,029	\$16,029	\$0	\$6,758	\$6,758	42.16
144	CONNECTICUT GENERAL LIFE INS CO	1.2819	19	140,535	\$33,707,382	\$33,098,095	\$0	\$27,701,561	\$27,671,176	83.60
145	CONNECTICUT MUTUAL LIFE INS CO	0.0699	114	2,902	\$2,364,287	\$2,364,991	\$0	\$831,949	\$833,817	35.26
146	CONNECTICUT NATIONAL LIFE INS CO*	0.0002	417	4	\$5,919	\$5,919	\$0	\$0	\$0	0.00
147	CONSUMERS LIFE INSURANCE COMPANY	0.0000	498	0	\$0	\$3	\$0	\$0	(\$279)	0.00
148	CONTINENTAL ASSURANCE COMPANY	2.7388	6	26,417	\$72,014,248	\$69,850,357	\$0	\$65,339,705	\$62,439,810	89.39
149	CONTINENTAL CASUALTY COMPANY*	0.7515	26	3,610	\$19,761,265	\$18,567,480	\$0	\$8,226,152	\$9,939,544	53.53
150	CONTINENTAL GENERAL INSURANCE CO	0.0778	125	1,658	\$2,046,290	\$1,991,658	\$0	\$1,382,026	\$1,376,620	69.12
151	CONTINENTAL INSURANCE COMPANY THE*	0.2550	67	0	\$6,704,851	\$6,703,308	\$0	\$4,330,748	\$4,296,047	64.09
152	CONTINENTAL LIFE AND ACCIDENT CO*	0.0667	130	1,824	\$1,806,302	\$1,816,244	\$0	\$1,637,438	\$1,635,165	90.03
153	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.0698	129	1,853	\$1,835,329	\$1,805,636	\$0	\$968,851	\$1,056,534	58.51
154	CONTINENTAL LIFE INSURANCE COMPANY	0.0026	336	237	\$69,554	\$70,209	\$0	\$21,614	\$22,055	31.41
155	CONTINENTAL WESTERN LIFE INS CO	0.0006	392	89	\$15,061	\$15,074	\$0	\$14,196	\$14,924	99.00
156	COUNTRY LIFE INSURANCE COMPANY	0.0254	201	657	\$667,676	\$672,418	\$0	\$442,026	\$462,288	68.75
157	COVENTRY HEALTH AND LIFE INSURANCE CO	0.0579	147	24,286	\$1,521,804	\$1,521,327	\$0	\$577,003	\$529,388	34.80
158	COX HEALTH SYSTEMS INSURANCE COMPANY	0.0563	150	3,103	\$1,480,175	\$1,486,416	\$0	\$821,977	\$1,161,977	78.17
159	CROATIAN CATHOLIC UNION OF USA	0.0000	492	10	\$68	\$68	\$0	\$150	\$150	220.59
160	CROATIAN FRATERNAL UNION OF AMERICA	0.0001	433	160	\$3,002	\$3,002	\$0	\$2,261	\$2,261	75.32
161	CROWN LIFE INSURANCE COMPANY*	0.0070	277	995	\$185,136	\$255,819	\$0	\$257,461	\$403,068	157.56
162	CSA FRATERNAL LIFE	0.0000	477	0	\$234	\$273	\$0	\$104	\$104	38.10
163	CUNA MUTUAL INSURANCE SOCIETY	0.2787	63	185,320	\$7,329,083	\$7,310,416	\$32,101	\$4,321,355	\$4,747,343	64.94
164	EBPLIFE INSURANCE COMPANY	0.0285	192	6,724	\$748,645	\$750,354	\$0	\$72,258	\$85,419	11.38
165	EMPLOYEES LIFE COMPANY (MUTUAL)	0.0002	423	22	\$5,061	\$5,158	\$0	\$802	\$802	15.55
166	EMPLOYERS HEALTH INSURANCE COMPANY*	0.2374	69	7,171	\$6,241,903	\$6,302,161	\$0	\$4,493,727	\$4,636,208	73.57
167	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.1453	84	6,418	\$3,820,181	\$3,840,020	\$0	\$3,175,530	\$3,211,148	83.62

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
168	EMPLOYERS LIFE INS CO OF WAUSAU	0.0001	432	1	\$3,121	\$3,031	\$0	\$0	\$0	0.00
169	EMPLOYERS MODERN LIFE COMPANY	0.0010	371	172	\$26,396	\$27,148	\$0	\$0	\$4,531	16.69
170	EMPLOYERS REASSURANCE CORPORATION	0.0028	333	227	\$72,582	\$72,582	\$0	\$44,286	\$44,286	61.02
171	EMPLOYERS REINSURANCE CORPORATION	0.1151	95	38,945	\$3,027,713	\$3,027,713	\$0	\$1,002,980	\$1,460,565	48.24
172	EPIC LIFE INSURANCE COMPANY THE	0.0530	154	1,616	\$1,392,798	\$1,394,090	\$0	\$1,019,200	\$1,175,202	84.30
173	EQUITABLE LIFE & CASUALTY INS CO	0.5739	29	11,725	\$15,090,202	\$15,431,564	\$0	\$11,496,867	\$11,391,256	73.82
174	EQUITABLE LIFE ASSUR SOCIETY OF THE US	0.0613	141	1,308	\$1,612,892	\$1,666,625	\$895	\$904,920	\$880,837	53.17
175	EQUITABLE LIFE INSURANCE CO OF IOWA	0.0004	403	0	\$9,520	\$9,799	\$0	\$11,089	(\$26,623)	0.00
176	EQUITABLE RESERVE ASSOCIATION	0.0000	486	1	\$146	\$146	\$0	\$0	\$0	0.00
177	ERC LIFE REINSURANCE CORPORATION	0.0008	381	5,156	\$21,276	\$21,276	\$0	\$0	\$0	0.00
178	EXECUTIVE FUND LIFE INS CO	0.0021	344	247	\$55,340	\$56,086	\$0	\$106,745	\$93,533	166.77
179	FAMILY BENEFIT LIFE INSURANCE CO	0.0002	418	373	\$5,896	\$5,896	\$0	\$1,850	\$2,000	33.92
180	FAMILY HERITAGE LIFE INS CO OF AMERICA	0.0019	350	129	\$48,960	\$48,971	\$0	\$31,088	\$30,831	62.96
181	FAMILY LIFE INSURANCE COMPANY*	0.0011	368	365	\$29,760	\$30,157	\$0	\$19,032	\$11,186	37.09
182	FARM-BUREAU LIFE INS CO OF MISSOURI	0.0068	281	77,571	\$178,394	\$179,488	\$0	\$189,601	\$484,169	269.75
183	FARMERS MUTUAL HAIL INS CO OF IOWA	0.0000	459	40	\$600	\$607	\$0	\$0	\$0	0.00
184	FARMERS NEW WORLD LIFE INSURANCE CO	0.0002	422	134	\$5,089	\$5,342	\$0	\$0	\$0	0.00
185	FARMLAND MUTUAL INSURANCE COMPANY	0.0000	498	0	(\$59)	\$0	\$0	\$26,150	\$0	0.00
186	FEDERAL HOME LIFE INSURANCE COMPANY*	0.0108	245	1,570	\$282,816	\$296,125	\$0	\$127,149	\$27,591	9.32
187	FEDERAL INSURANCE COMPANY	0.2010	75	0	\$5,283,954	\$5,442,354	\$0	\$2,075,772	\$2,628,665	48.30
188	FEDERAL LIFE INSURANCE CO MUTUAL	0.0001	442	351	\$1,468	\$1,544	\$0	\$4,911	\$1,494	96.76
189	FEDERATED LIFE INSURANCE COMPANY	0.0099	248	0	\$259,476	\$0	\$0	\$137,624	\$0	0.00
190	FEDERATED MUTUAL INSURANCE COMPANY	0.1984	77	3,619	\$5,217,081	\$5,457,740	\$0	\$4,180,015	\$3,565,002	65.32
191	FIDELITY SECURITY LIFE INSURANCE CO*	0.1236	92	39,635	\$249,420	\$239,101	\$0	\$1,771,775	\$1,774,395	54.78
192	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.3260	57	43,691	\$8,572,319	\$8,931,166	\$0	\$4,285,798	\$5,109,807	57.21
193	FIRST COLONY LIFE INSURANCE COMPANY	0.0000	487	2	\$139	\$140	\$0	\$0	\$0	0.00
194	FIRST PROVIDIAN LIFE & HEALTH INS CO	0.0040	309	511	\$104,857	\$106,752	\$0	\$86,534	\$78,173	73.23
195	FORD LIFE INSURANCE COMPANY	0.0251	203	3,801	\$661,162	\$720,219	\$0	\$462,377	\$462,459	64.21
196	FORT DEARBORN LIFE INS CO	0.0046	302	742	\$120,582	\$120,582	\$0	\$63,030	\$63,030	52.27
197	FORTIS BENEFITS INSURANCE COMPANY	1.6201	11	88,093	\$42,599,834	\$42,673,701	\$0	\$31,356,399	\$34,403,781	80.52
198	FORUM INSURANCE COMPANY	0.0095	251	11,935	\$250,948	\$254,557	\$0	\$64,377	(\$4,416)	0.00
199	FRANKLIN LIFE INS CO	0.0605	142	6,075	\$1,591,412	\$1,600,155	\$0	\$520,345	\$828,944	51.80
200	FREEDOM LIFE INS CO OF AMERICA	0.0148	225	1,451	\$388,155	\$389,323	\$0	\$290,200	\$333,866	85.76
201	FRONTIER NATIONAL LIFE INSURANCE CO	0.0000	457	0	\$672	\$668	\$0	\$0	\$0	0.00
202	GENERAL AMERICAN LIFE INSURANCE CO	1.3489	16	80,453	\$35,469,377	\$36,597,590	\$943,499	\$27,971,906	\$29,748,371	81.29
203	GENERAL FIDELITY LIFE INSURANCE CO	0.0063	285	1,295	\$166,892	\$129,226	\$0	\$34,627	\$27,577	21.42
204	GENERAL LIFE INSURANCE COMPANY	0.0001	429	6	\$3,843	\$3,843	\$0	\$0	\$0	0.00
205	GERBER LIFE INSURANCE COMPANY	0.0642	137	597	\$1,689,161	\$1,775,187	\$0	\$1,737,377	\$1,950,553	109.88
206	GERMANTOWN LIFE INSURANCE COMPANY	0.0000	447	23	\$1,138	\$1,138	\$0	\$0	\$0	0.00
207	GLOBE LIFE AND ACCIDENT INS CO	0.0491	163	4,340	\$1,291,433	\$1,334,444	\$0	\$844,946	\$711,532	53.32
208	GOLDEN RULE INSURANCE COMPANY	0.5178	37	8,205	\$13,613,845	\$13,693,977	\$0	\$8,857,492	\$8,806,998	64.31
209	GOVERNMENT EMPLOYEES INSURANCE CO	0.0002	420	49	\$8,256	\$5,370	\$0	\$1,120	\$952	17.73
210	GREAT AMERICAN LIFE INSURANCE CO	0.0001	430	12	\$3,740	\$3,921	\$0	\$1,753	\$1,778	45.35
211	GREAT AMERICAN RESERVE INS CO	0.0134	231	2,534	\$352,634	\$345,090	\$0	\$241,575	\$243,425	70.54
212	GREAT NORTHERN INSURANCE COMPANY	0.0000	498	0	\$0	\$0	\$0	\$0	\$118	0.00
213	GREAT SOUTHERN LIFE INSURANCE CO	0.0014	358	65	\$36,570	\$36,570	\$0	\$18,000	\$16,952	46.35
214	GREAT WEST LIFE & ANNUITY INS CO*	0.1717	79	27,174	\$4,155,887	\$4,522,671	\$0	\$1,705,002	\$58,142	1.29
215	GREAT WEST LIFE ASSURANCE COMPANY*	0.0064	284	255	\$167,737	\$171,306	\$0	\$148,589	\$115,876	67.64
216	GRINNELL LIFE INSURANCE COMPANY	0.0002	425	4	\$4,378	\$4,436	\$0	\$0	\$0	0.00
217	GUARANTEE LIFE INSURANCE COMPANY	0.1359	87	88,510	\$3,573,987	\$3,541,840	\$0	\$2,193,185	\$2,316,201	65.40
218	GUARANTEE RESERVE LIFE INSURANCE CO	0.0020	345	1,217	\$52,454	\$54,236	\$0	\$23,256	\$14,848	27.38
219	GUARANTEED TRUST LIFE INSURANCE CO*	0.2215	71	15,629	\$5,824,304	\$5,353,113	\$0	\$3,041,888	\$2,814,092	52.57
220	GUARANTY NATIONAL LIFE INSURANCE CO	0.0000	493	2	\$56	\$52	\$0	\$0	\$0	0.00
221	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.7064	8	148,807	\$44,867,536	\$44,907,787	\$4,793	\$37,499,234	\$38,626,169	86.01
222	GULF INSURANCE COMPANY	0.0313	187	0	\$823,535	\$823,535	\$0	\$92,000	\$92,000	11.17
223	HARTFORD FIRE INSURANCE COMPANY	0.0439	170	21,692	\$1,155,483	\$1,155,666	\$0	\$563,931	\$343,216	29.70
224	HARTFORD LIFE AND ACCIDENT INS CO*	0.2091	73	215,513	\$5,497,181	\$5,382,779	\$0	\$3,142,274	\$5,610,236	104.23
225	HARTFORD LIFE INSURANCE CO	0.1056	99	37,578	\$2,776,292	\$2,741,026	\$0	\$3,361,006	\$2,818,529	102.83
226	HARVEST LIFE INSURANCE COMPANY THE	0.0798	123	2,393	\$2,096,040	\$2,204,942	\$0	\$2,089,144	\$2,260,389	102.51
227	HAWKEYE NATIONAL LIFE INS CO	0.0000	468	7	\$396	\$492	\$0	\$0	\$0	0.00
228	HEALTH AND LIFE INSURANCE CO OF AMERICA	0.0027	335	44	\$69,913	\$78,137	\$0	\$45,111	\$42,893	54.89
229	HEALTH INSURANCE OF VERMONT INC	0.0028	331	156	\$74,403	\$75,277	\$0	\$6,275	\$7,320	9.72
230	HEALTHY ALLIANCE LIFE INSURANCE CO	8.1646	3	292,567	\$214,679,310	\$228,200,001	\$0	\$172,887,470	\$212,597,442	93.16
231	HERITAGE LIFE INSURANCE COMPANY	0.0126	233	13,321	\$331,651	\$319,553	\$0	\$140,322	\$123,472	38.64
232	HOME INSURANCE COMPANY THE	0.0168	214	115	\$494,594	\$713,272	\$0	\$591,307	\$311,175	43.63
233	HORACE MANN LIFE INSURANCE COMPANY	0.0638	139	18,639	\$1,676,707	\$1,713,198	\$0	\$1,358,760	\$1,276,768	74.53
234	HUMANA INSURANCE COMPANY	2.3147	7	63,551	\$60,864,072	\$71,593,434	\$0	\$64,612,120	\$68,168,021	95.22
235	IDEALIFE INSURANCE COMPANY	0.0346	179	767	\$909,878	\$971,674	\$0	\$668,286	\$668,113	68.76
236	IDS LIFE INSURANCE COMPANY	0.0893	115	3,488	\$2,347,323	\$2,347,718	\$0	\$343,972	\$893,103	38.04
237	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.0498	162	5,680	\$1,310,269	\$1,270,211	\$0	\$855,100	\$937,534	73.81
238	INA LIFE INSURANCE CO OF NEW YORK	0.0000	498	0	\$0	\$0	\$0	\$75,236	\$247,419	0.00
239	INDEPENDENT ORDER OF FORESTERS THE	0.0007	386	183	\$17,711	\$17,711	\$178	\$7,990	\$7,990	45.11
240	INDIANAPOLIS LIFE INSURANCE CO	0.0031	325	150	\$81,411	\$83,168	\$0	\$83,462	\$116,431	139.99
241	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	0.0335	182	7,407	\$880,813	\$829,240	\$0	\$403,346	\$431,615	52.05
242	INDUSTRIAL CASUALTY INSURANCE COMPANY	0.0001	439	21	\$1,801	\$1,902	\$0	\$478	\$478	25.13
243	INSURANCE CO OF THE STATE OF PA	0.0096	252	706	\$249,099	\$247,027	\$0	\$15,287	\$19,444	7.87
244	INSURANCE COMPANY OF NORTH AMERICA	0.0030	327	0	\$78,276	\$0	\$0	(\$487,878)	\$0	0.00
245	INTEGEGON LIFE INS CORP	0.0019	347	1,351	\$50,184	\$111,715	\$0	\$48,327	\$51,062	45.71
246	INTEGRITY NATIONAL LIFE INS CO	0.0342	180	0	\$899,835	\$898,465	\$0	\$686,654	\$496,745	55.29
247	INTERCONTINENTAL LIFE INSURANCE CO	0.0000	451	3	\$1,095	\$1,174	\$0	\$2,403	\$2,574	219.25
248	INTERNATIONAL INSURANCE COMPANY*	0.0000	498	0	\$0	\$0	\$0	(\$13,443)	0.00	0.00
249	INVESTORS HERITAGE LIFE INSURANCE CO	0.0004	400	7	\$10,134	\$13,114	\$0	\$8,945	\$8,587	65.48
250	INVESTORS INSURANCE CORPORATION	0.0000	460	1	\$598	\$598	\$0	\$0	(\$990)	0.00

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
251	INVESTORS LIFE INS CO OF NORTH AMERICA	0.0003	411	69	\$7,148	\$7,338	\$0	\$22,784	\$22,211	302.68
252	ITT HARTFORD LIFE AND ANNUITY INS CO	0.0024	338	578	\$63,592	\$64,387	\$0	\$124,773	\$123,072	191.14
253	J C PENNEY CASUALTY INSURANCE CO	0.0168	220	35,035	\$441,812	\$441,812	\$0	\$189,757	\$192,195	43.50
254	J C PENNEY LIFE INSURANCE COMPANY	0.3919	52	92,645	\$10,303,584	\$10,181,336	\$0	\$4,745,540	\$5,490,743	53.93
255	J M I C LIFE INSURANCE COMPANY	0.0082	261	-	\$214,595	\$36,363	\$0	\$4,680	\$22,044	60.64
256	JEFFERSON PILOT LIFE INS CO	0.0676	132	7,269	\$1,776,257	\$1,774,030	\$0	\$2,154,405	\$2,626,101	148.03
257	JOHN ALDEN LIFE INSURANCE CO	1.3104	18	29,828	\$34,455,350	\$34,334,063	\$0	\$25,735,589	\$26,604,915	77.49
258	JOHN DEERE INSURANCE COMPANY	0.0512	158	913	\$1,346,605	\$1,400,527	\$0	\$1,279,194	\$1,216,862	86.89
259	JOHN HANCOCK MUTUAL LIFE INS CO	0.2795	62	10,770	\$7,348,248	\$7,593,523	\$14,990	\$3,395,856	\$3,451,017	45.45
260	KANAWHA INSURANCE COMPANY	0.0033	318	465	\$85,662	\$84,561	\$0	\$17,620	\$17,303	20.46
261	KANSAS CITY LIFE INSURANCE CO	0.3062	58	22,282	\$8,051,707	\$8,128,041	\$0	\$4,750,796	\$4,341,763	53.42
262	KEYPORT LIFE INSURANCE COMPANY	0.0003	404	296	\$9,168	\$0	\$0	\$0	\$0	0.00
263	KNIGHTS OF COLUMBUS	0.0055	295	231	\$145,093	\$145,093	\$0	\$51,953	\$51,953	35.81
264	LAFAYETTE LIFE INSURANCE CO THE	0.0135	230	44	\$353,983	\$356,312	\$76	\$399,019	\$385,738	108.54
265	LAMAR LIFE INSURANCE COMPANY	0.0155	224	16	\$407,196	\$407,196	\$0	\$50,137	\$50,137	12.31
266	LEGION INSURANCE COMPANY	0.2163	72	1	\$5,686,979	\$5,686,979	\$0	\$983,452	\$3,780,901	66.48
267	LIBERTY LIFE ASSUR CO OF BOSTON	0.0109	242	2,804	\$285,968	\$285,968	\$0	\$418,175	\$407,788	142.60
268	LIBERTY LIFE INSURANCE COMPANY*	0.0324	184	6,775	\$852,052	\$754,824	\$0	\$120,653	\$71,964	9.53
269	LIBERTY MUTUAL INSURANCE COMPANY	0.0000	498	4	\$0	\$0	\$0	\$29,463	\$20,125	0.00
270	LIBERTY NATIONAL LIFE INSURANCE CO	0.0010	373	199	\$26,099	\$26,093	\$0	\$9,122	\$9,628	36.90
271	LIFE & HEALTH INS CO OF AMERICA*	0.0043	304	188	\$112,817	\$120,068	\$0	\$52,583	\$52,712	43.90
272	LIFE INS CO OF THE SOUTHWEST	0.0000	481	1	\$201	\$201	\$0	\$0	\$0	0.00
273	LIFE INSURANCE CO OF GEORGIA	0.0483	164	2,095	\$1,268,705	\$1,205,251	\$0	\$911,991	\$974,583	80.86
274	LIFE INSURANCE CO OF NORTH AMERICA	0.5283	35	27,138	\$13,892,369	\$13,892,369	\$0	\$6,424,217	\$7,002,601	50.41
275	LIFE INSURANCE COMPANY OF VIRGINIA THE*	0.0013	364	0	\$34,454	\$34,924	\$0	\$5,632	\$5,713	16.36
276	LIFE INVESTORS INS CO OF AMERICA	0.2452	68	34,407	\$6,446,833	\$7,069,787	\$0	\$5,069,236	\$4,455,625	63.04
277	LINCOLN BENEFIT LIFE COMPANY	0.1463	83	2,659	\$3,847,229	\$3,847,914	\$0	\$539,095	\$778,316	20.23
278	LINCOLN HERITAGE LIFE INSURANCE CO*	0.0000	488	2	\$120	\$121	\$0	\$720	\$733	605.79
279	LINCOLN LIFE AND CASUALTY COMPANY*	0.0001	440	12	\$1,526	\$1,530	\$0	\$6,000	\$6,987	456.67
280	LINCOLN MUTUAL LIFE INSURANCE CO	0.0002	427	23	\$3,966	\$4,280	\$0	\$187	\$140	3.27
281	LINCOLN NATIONAL HEALTH & CAS INS CO	0.0000	498	0	\$0	\$1,181	(\$348)	\$50	(\$18,094)	0.00
282	LINCOLN NATIONAL LIFE INSURANCE CO*	0.1365	86	16,173	\$3,590,384	\$3,630,599	\$0	\$1,071,408	\$1,289,625	35.52
283	LONDON LIFE REINSURANCE COMPANY	0.0001	438	2	\$1,891	\$1,928	\$0	\$43,908	(\$124,371)	0.00
284	LONE STAR LIFE INSURANCE COMPANY*	0.0259	200	5,373	\$681,019	\$692,896	\$0	\$303,524	\$326,585	47.13
285	LOYAL AMERICAN LIFE INSURANCE CO	0.0277	195	14,363	\$729,041	\$730,206	\$0	\$290,589	\$283,933	38.88
286	LUTHERAN BROTHERHOOD	0.0342	181	1,505	\$898,440	\$869,820	\$4,176	\$234,887	\$240,831	27.69
287	LYNDON LIFE INSURANCE COMPANY	0.0014	361	5,603	\$35,588	\$571,587	\$0	\$301,186	\$255,254	44.82
288	MADISON NATIONAL LIFE INSURANCE CO INC	0.0022	342	227	\$56,930	\$69,423	\$0	\$42,942	\$22,388	25.04
289	MANUFACTURERS LIFE INSURANCE CO	0.0101	247	8	\$265,838	\$254,340	\$144	\$117,582	\$90,542	35.60
290	MARKEL INSURANCE COMPANY	0.0081	262	14,109	\$214,117	\$139,693	\$0	\$76,374	\$111,227	79.62
291	MASSACHUSETTS CASUALTY INSURANCE CO	0.0157	222	471	\$412,923	\$426,183	\$0	\$71,714	\$108,812	25.53
292	MASSACHUSETTS GENERAL LIFE INS CO	0.0017	354	212	\$44,401	\$44,401	\$0	\$96,002	\$96,002	216.22
293	MASSACHUSETTS MUTUAL LIFE INS CO	0.4215	46	9,766	\$11,083,177	\$10,263,378	\$39,387	\$7,118,401	\$8,243,067	80.32
294	Mayflower National Life Insurance Co	0.0000	498	238	(\$3,878)	\$32,395	\$0	\$22,375	\$1,853	5.72
295	MBL LIFE ASSURANCE CORPORATION	0.0042	306	197	\$109,772	\$117,584	\$0	\$118,083	\$364,379	309.62
296	MEDICAL LIFE INSURANCE COMPANY	0.0013	363	450	\$35,376	\$37,508	\$0	\$40,504	\$40,504	107.99
297	MEDICAL SAVINGS INSURANCE COMPANY	0.0016	356	0	\$41,129	\$103,682	\$0	\$15,336	(\$1,684)	0.00
298	MEDICO LIFE INSURANCE COMPANY	0.0474	166	1,235	\$1,245,891	\$1,358,434	\$0	\$194,372	\$113,022	81.93
299	MEGA LIFE AND HEALTH INS CO THE	0.0355	177	2,137	\$934,025	\$895,094	\$0	\$388,923	\$476,192	53.20
300	MEMBERS LIFE INSURANCE COMPANY	0.0000	448	672	\$1,120	\$1,818	\$20	\$19,277	\$22,746	1251.16
301	MERIT LIFE INSURANCE CO	0.0593	144	25,805	\$1,560,319	\$1,569,541	\$0	\$391,317	\$518,746	33.05
302	METRAHEALTH INS CO	0.2664	61	508	\$7,530,803	\$5,790,729	\$0	\$3,707,572	\$4,877,557	84.23
303	METROPOLITAN LIFE INSURANCE COMPANY	1.5879	12	1,186,289	\$41,753,526	\$25,138,397	\$0	\$20,549,649	\$24,172,126	96.16
304	MIC LIFE INSURANCE CORPORATION	0.0169	218	3,819	\$444,408	\$895,022	\$0	\$647,533	\$530,059	59.22
305	MID CONTINENT LIFE INSURANCE CO	0.0000	452	9	\$1,041	\$1,052	\$0	\$0	\$0	0.00
306	MIDAMERICA LIFE INSURANCE COMPANY	0.0002	415	0	\$6,095	\$6,061	\$0	\$0	\$0	0.00
307	MIDLAND NATIONAL LIFE INSURANCE CO*	0.0001	436	0	\$2,281	\$1,972	\$0	\$70	\$8	0.41
308	MIDWEST NATIONAL LIFE INS CO OF TN	0.0156	223	835	\$410,338	\$313,449	\$0	\$77,685	\$364,372	116.25
309	MIDWESTERN UNITED LIFE INSURANCE CO*	0.0003	409	3	\$7,562	\$7,535	\$0	\$3,653	\$5,290	70.21
310	MINNESOTA MUTUAL LIFE INSURANCE CO	0.0753	126	12,379	\$1,970,748	\$1,898,841	\$0	\$927,314	\$748,554	39.63
311	MISSOURI VALLEY LIFE AND HEALTH INS CO	1.4083	15	59,223	\$37,029,783	\$36,862,417	\$0	\$26,734,283	\$23,445,534	77.17
312	MODERN AMERICAN LIFE INSURANCE COMPANY	0.0039	310	1,928	\$102,641	\$109,647	\$0	\$82,472	\$90,495	82.53
313	MODERN WOODMEN OF AMERICA	0.0003	408	51	\$7,643	\$7,729	\$207	\$15,729	\$16,395	212.12
314	MONTGOMERY WARD INSURANCE COMPANY	0.0091	256	18,814	\$238,638	\$236,278	\$0	\$41,475	\$37,431	15.84
315	MONTGOMERY WARD LIFE INSURANCE CO	0.0669	133	29,565	\$1,758,780	\$1,697,188	\$0	\$848,004	\$882,309	51.99
316	MONUMENTAL LIFE INSURANCE COMPANY*	0.1312	90	42,969	\$3,449,152	\$2,709,293	\$0	\$1,559,101	\$1,734,694	64.03
317	MOUNTAIN LIFE INSURANCE COMPANY	0.0091	255	1,693	\$240,392	\$214,381	\$0	\$69,040	\$68,497	31.95
318	MOUNTAIN STATES LIFE INS CO OF AMERICA	0.0000	474	0	\$269	\$305	\$0	\$0	\$0	0.00
319	MUTUAL LIFE INSURANCE CO OF NY*	0.0262	199	847	\$689,952	\$671,218	\$5,052	\$15,890	\$485,359	72.31
320	MUTUAL OF OMAHA INSURANCE COMPANY	0.9680	23	75,628	\$25,453,392	\$25,735,138	\$0	\$19,590,034	\$22,581,952	79.96
321	MUTUAL PROTECTIVE INS CO	0.0907	113	2,812	\$2,384,264	\$2,530,538	\$0	\$1,983,320	\$2,081,362	82.25
322	MUTUAL SERVICE LIFE INSURANCE CO*	0.0000	498	0	\$0	\$0	\$0	\$3,050	\$3,050	0.00
323	MUTUAL TRUST LIFE INSURANCE COMPANY	0.0010	376	22	\$25,417	\$25,245	\$561	\$0	\$0	0.00
324	NATIONAL BENEFIT LIFE INSURANCE CO	0.0031	323	75	\$81,985	\$83,197	\$0	\$53,922	\$54,686	65.73
325	NATIONAL CASUALTY COMPANY*	0.0469	167	27,629	\$1,233,828	\$1,256,718	\$0	\$715,953	\$622,149	49.51
326	NATIONAL FARMERS UNION LIFE INS CO	0.0000	457	0	\$401	\$0	\$0	\$0	\$0	0.00
327	NATIONAL FIDELITY LIFE INSURANCE CO	0.0022	339	283	\$58,794	\$59,008	\$0	\$95,842	\$69,338	117.51
328	NATIONAL FINANCIAL INSURANCE COMPANY	0.0186	215	1,240	\$488,148	\$472,546	\$0	\$649,031	\$530,655	112.30
329	NATIONAL FOUNDATION LIFE INS CO	0.1162	94	2,791	\$3,055,545	\$3,045,343	\$0	\$1,256,573	\$1,389,844	45.64
330	NATIONAL FRATERNAL SOCIETY/DEAF	0.0000	489	4	\$98	\$0	\$0	\$0	\$0	0.00
331	NATIONAL GROUP LIFE INSURANCE COMPANY*	0.1588	81	2,282	\$4,176,584	\$4,168,720	\$0	\$2,732,044	\$2,967,012	71.65
332	NATIONAL GUARDIAN LIFE INSURANCE CO	0.0006	378	76	\$22,078	\$23,829	\$0	\$3,276	\$3,276	13.75
333	NATIONAL HEALTH INS CO	0.0499	161	536	\$1,311,414	\$1,310,479	\$0	\$897,841	\$895,625	68.34
334	NATIONAL LIFE INSURANCE COMPANY	0.0202	212	596	\$531,923	\$553,964	\$9,544	\$289,811	\$553,422	99.90

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
335	NATIONAL STATES INSURANCE COMPANY	0.1272	91	4,682	\$3,344,750	\$3,362,365	\$0	\$2,708,550	\$2,711,499	80.64
336	NATIONAL TRAVELERS LIFE COMPANY	0.2730	64	9,304	\$7,179,420	\$7,210,926	\$0	\$5,192,574	\$5,239,284	72.66
337	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.6722	10	352,439	\$43,968,614	\$43,943,143	\$0	\$13,956,138	\$15,871,196	36.12
338	NATIONWIDE LIFE INSURANCE COMPANY	0.1627	80	49,989	\$4,276,880	\$3,921,699	\$0	\$3,684,949	\$3,823,222	97.49
339	NATIONWIDE MUTUAL INSURANCE COMPANY	0.0000	496	2	\$35	\$37	\$0	\$0	\$2	5.41
340	NETWORK AMERICA LIFE INSURANCE COMPANY	0.0924	111	1,656	\$2,428,544	\$2,139,861	\$0	\$1,125,807	\$1,591,627	74.38
341	NEW AMERICAN LIFE INSURANCE COMPANY	0.0000	498	18	(\$57)	\$1,561	\$0	\$6,260	\$2,712	173.73
342	NEW ENGLAND MUTUAL LIFE INS CO	0.1578	82	5,127	\$4,148,471	\$4,159,633	\$26,633	\$2,176,813	\$2,409,668	57.93
343	NEW HAMPSHIRE INSURANCE COMPANY	0.0000	498	0	\$0	\$0	\$0	(\$25,176)	\$14,322	0.00
344	NEW YORK LIFE INSURANCE COMPANY	0.6465	27	42,243	\$16,999,317	\$17,489,104	\$125,998	\$11,831,091	\$13,222,951	75.61
345	NIPPON LIFE INS CO OF AMERICA	0.0000	482	0	\$196	\$196	\$0	\$35,451	\$0	0.00
346	NORTH AMERICAN CO FOR LIFE & HEALTH IN*	0.0000	472	32	\$293	\$308	\$0	\$0	(\$1,418)	0.00
347	NORTH AMERICAN INSURANCE COMPANY	0.0058	291	76	\$151,432	\$151,981	\$0	\$80,565	\$94,395	61.30
348	NORTH AMERICAN LIFE ASSURANCE CO	0.0113	240	1,682	\$298,424	\$298,434	\$0	\$307,455	\$214,070	71.73
349	NORTH AMERICAN SPECIALTY INS CO	0.0011	369	138	\$28,969	\$28,969	\$0	\$15,914	\$37,774	130.39
350	NORTH CAROLINA MUTUAL LIFE INS CO	0.0001	435	9	\$2,984	\$2,858	\$0	\$2,119	\$1,889	66.10
351	NORTH CENTRAL LIFE INSURANCE CO*	0.0068	279	2,095	\$179,762	\$300,445	\$0	\$143,642	\$163,697	54.48
352	NORTHERN LIFE INSURANCE COMPANY	0.0000	491	7	\$73	\$148	\$0	\$0	\$0	0.00
353	NORTHWESTERN MUTUAL LIFE INS CO	0.3569	56	14,623	\$9,385,470	\$9,404,247	\$260,387	\$2,427,370	\$2,438,306	25.93
354	NORTHWESTERN NATIONAL LIFE INS CO	0.0656	135	8,552	\$1,724,149	\$1,781,083	\$0	\$2,227,581	\$2,448,061	137.45
355	occidental life ins co of nc	0.0089	259	900	\$233,343	\$4,307	\$0	\$2,229	\$2,336	54.24
356	OHIO CASUALTY INSURANCE COMPANY	0.0002	414	22	\$6,245	\$6,265	\$0	\$0	(\$456)	0.00
357	OHIO LIFE INSURANCE COMPANY	0.0005	394	19	\$14,120	\$13,567	\$0	\$3,710	\$5,350	39.43
358	OHIO NATIONAL LIFE ASSURANCE CORP	0.0135	229	372	\$354,001	\$349,495	\$0	\$82,213	\$76,869	21.99
359	OHIO NATIONAL LIFE INS CO THE	0.0145	227	1,770	\$381,263	\$382,347	\$0	\$335,834	\$295,526	77.29
360	OHIO STATE LIFE INSURANCE CO, THE	0.0000	473	1	\$292	\$300	\$0	\$1,565	\$1,576	558.67
361	OLD AMERICAN INSURANCE COMPANY	0.0213	205	6,931	\$559,971	\$588,352	\$0	\$476,166	\$466,590	79.30
362	OLD RELIANCE INSURANCE COMPANY	0.0001	441	10	\$1,520	\$687	\$0	\$1,027	\$832	121.11
363	OLD REPUBLIC INSURANCE COMPANY	0.0007	384	4	\$19,366	\$19,320	\$0	\$10,065	\$9,463	48.98
364	OLD REPUBLIC LIFE INSURANCE COMPANY	0.0082	260	0	\$216,848	\$217,057	\$0	\$141,068	\$117,922	54.33
365	OLD UNITED LIFE INSURANCE COMPANY	0.0263	198	2,942	\$692,534	\$461,141	\$0	\$138,703	\$187,616	40.69
366	OLD WESTERN LIFE INS CO	0.0114	239	6,922	\$300,179	\$1,071,807	\$0	\$544,343	\$378,505	35.31
367	OMAHA PROPERTY AND CASUALTY INS CO	0.0081	263	0	\$211,863	\$211,863	\$0	\$97,492	\$79,181	37.37
368	OXFORD LIFE INSURANCE COMPANY	0.0006	387	82	\$16,691	\$16,876	\$0	\$10,314	\$10,308	61.08
369	OZARK NATIONAL LIFE INSURANCE CO	0.0056	292	2,529	\$148,399	\$152,078	\$0	\$137,531	\$129,524	85.17
370	PACIFIC INDEMNITY COMPANY	0.0004	399	0	\$10,355	\$10,560	\$0	\$0	\$2,203	20.86
371	PACIFIC MUTUAL LIFE INSURANCE CO	0.0469	168	10,074	\$1,233,678	\$1,207,035	\$0	\$866,610	\$852,600	70.64
372	PAN AMERICAN LIFE INSURANCE COMPANY	0.0571	148	12,131	\$1,501,655	\$1,506,431	\$0	\$693,555	\$731,938	48.59
373	PAUL REVERE LIFE INSURANCE CO	0.3579	55	16,022	\$9,411,301	\$9,603,836	\$0	\$4,150,100	\$7,225,378	75.23
374	PEKIN LIFE INSURANCE COMPANY	0.0090	257	610	\$237,253	\$167,739	\$0	\$15,036	(\$384)	0.00
375	PENINSULAR LIFE INSURANCE COMPANY	0.0000	480	1	\$211	\$288	\$0	\$341	\$391	135.75
376	PENN MUTUAL LIFE INSURANCE CO THE	0.0064	283	147	\$168,790	\$170,027	\$255	\$15,187	\$4,738	2.79
377	PENNSYLVANIA LIFE INSURANCE COMPANY	0.1342	86	13,279	\$3,528,472	\$3,580,207	\$0	\$1,335,338	\$1,211,937	33.85
378	PEOPLES SECURITY LIFE INSURANCE COMPANY	0.0000	450	20	\$1,112	\$1,118	\$0	\$2,094	\$1,529	136.76
379	PFL LIFE INSURANCE COMPANY	0.4000	50	10,659	\$10,516,815	\$10,503,615	\$0	\$5,772,349	\$5,925,796	56.42
380	PHF LIFE INSURANCE COMPANY	0.0000	498	0	\$0	\$0	\$0	\$25,348	(\$92,850)	0.00
381	PHILADELPHIA AMERICAN LIFE INS CO	0.0014	359	87	\$36,331	\$36,527	\$0	\$133,354	\$118,853	325.38
382	PHOENIX AMERICAN LIFE INS CO	0.0798	122	26,776	\$2,098,435	\$2,109,123	\$0	\$798,243	\$1,101,711	52.24
383	PHOENIX HOME LIFE MUTUAL INS CO	0.0869	118	13,798	\$2,286,102	\$2,399,368	\$32	\$1,934,112	\$1,991,314	82.99
384	PHYSICIANS MUTUAL INSURANCE COMPANY	0.5468	33	36,269	\$14,378,098	\$14,422,703	\$0	\$9,097,729	\$9,099,757	63.09
385	PIE MUTUAL INSURANCE CO, THE	0.0000	453	18	\$1,000	\$10,017	\$0	\$0	\$0	0.00
386	PIERCE NATIONAL LIFE INSURANCE CO	0.0000	475	0	\$250	\$253	\$0	\$141	\$80	31.62
387	PIONEER LIFE INSURANCE COMPANY	0.4883	40	13,747	\$12,838,554	\$13,097,879	\$0	\$7,935,103	\$8,008,444	61.14
388	PM GROUP LIFE INS CO	0.0597	143	7,707	\$1,570,499	\$1,547,035	\$0	\$1,248,273	\$1,254,300	81.08
389	PREFERRED LIFE INS CO OF NEW YORK	0.0003	407	23	\$7,876	\$7,777	\$0	\$0	\$0	0.00
390	PREFERRED RISK LIFE INSURANCE CO	0.0069	278	177	\$180,728	\$182,546	\$0	\$74,021	\$76,143	41.71
391	PRIMERICA LIFE INSURANCE COMPANY	0.0019	349	94	\$49,415	\$51,333	\$0	\$4,923	\$22,077	43.01
392	PRINCIPAL MUTUAL LIFE INS CO	3.2348	5	126,326	\$85,056,313	\$84,488,395	\$91,521	\$70,016,324	\$69,355,530	82.09
393	PROFESSIONAL INS CORPORATION	0.0042	307	357	\$109,156	\$110,999	\$0	\$64,885	\$73,643	66.35
394	PROTECTIVE LIFE INSURANCE COMPANY	0.0996	104	8,470	\$2,618,034	\$2,555,060	\$0	\$1,383,222	\$1,578,091	55.81
395	PROVIDENT INDEMNITY LIFE INS CO	0.0059	289	96	\$156,099	\$152,978	\$0	\$340,198	\$336,456	219.94
396	PROVIDENT LIFE AND ACCIDENT INS CO	0.4461	43	12,144	\$11,728,950	\$12,420,763	\$0	\$6,494,748	\$11,323,641	91.17
397	PROVIDENT LIFE AND CASUALTY INS CO	0.0003	405	380	\$9,014	\$8,154	\$0	\$54,190	\$141,716	1737.99
398	PROVIDENT MUTUAL LIFE INS CO OF PHIL'	0.0032	319	350	\$85,252	\$88,558	\$0	\$120,115	\$90,670	102.38
399	PROVIDENTIAL LIFE INSURANCE COMPANY	0.0074	271	234	\$194,986	\$195,291	\$0	\$126,061	\$124,020	63.51
400	PROVIDIAN LIFE AND HEALTH INSURANCE CO	0.0961	106	9,173	\$2,526,866	\$2,542,477	\$0	\$1,512,993	\$1,499,742	58.99
401	PRUDENTIAL INSURANCE CO OF AMERICA THE	5.8985	4	272,481	\$155,096,680	\$154,472,657	\$602,083	\$132,348,234	\$143,501,362	92.90
402	PYRAMID LIFE INSURANCE COMPANY	0.0580	146	1,456	\$1,524,046	\$1,521,294	\$0	\$816,989	\$705,189	46.35
403	RANGER INSURANCE COMPANY	0.0000	498	0	\$0	\$0	\$0	\$0	(\$325)	0.00
404	REASSURE AMERICA LIFE INSURANCE COMPANY	0.0001	444	5	\$1,357	\$1,357	\$0	\$0	\$0	0.00
405	RELIABLE LIFE INSURANCE COMPANY*	0.0813	121	71,847	\$2,137,169	\$2,173,803	\$0	\$1,387,124	\$1,382,604	63.60
406	RELIANCE INSURANCE COMPANY	0.0394	174	0	\$1,036,972	\$2,690,506	\$162,095	\$1,613,888	\$2,670,904	99.27
407	RELIANCE NATIONAL INDEMNITY COMPANY	0.0005	396	0	\$12,178	\$10,182	\$0	\$0	\$0	0.00
408	RELIANCE STANDARD LIFE INSURANCE CO*	0.0378	175	12,788	\$993,743	\$987,319	\$0	\$555,356	\$739,551	74.90
409	REPUBLIC VANGUARD LIFE INSURANCE CO	0.0179	216	701	\$470,723	\$429,718	\$0	\$198,736	\$359,195	83.59
410	REPUBLIC WESTERN INS CO	0.0022	340	1,264	\$58,785	\$58,785	\$0	\$16,626	\$20,528	34.92
411	RESERVE NATIONAL INSURANCE COMPANY	0.4032	49	19,217	\$10,601,121	\$10,826,783	\$0	\$7,034,928	\$6,949,763	64.19
412	RLI INSURANCE COMPANY	0.0048	300	140	\$125,816	\$126,422	\$0	\$96,701	\$101,203	80.05
413	ROYAL ARCANUM, SUPREME COUNCIL OF	0.0000	494	2	\$47	\$0	\$0	\$0	\$0	0.00
414	ROYAL MACCAEBES LIFE INSURANCE CO	0.0679	131	1,519	\$1,784,176	\$1,828,134	\$0	\$1,321,672	\$1,262,913	69.08
415	RUSHMORE NATIONAL LIFE INS CO	0.0000	461	5	\$552	\$557	\$0	\$1,923	\$1,253	224.96
416	SAFECO LIFE INSURANCE COMPANY*	0.0937	109	16,288	\$2,462,922	\$2,478,072	\$0	\$986,466	\$910,487	36.74
417	SAFEHEALTH LIFE INSURANCE COMPANY	0.0004	398	707	\$10,939	\$10,939	\$0	\$1,390	\$1,390	12.71

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
418	SEABOARD LIFE INSURANCE CO (USA)	0.0020	346	235	\$52,010	\$52,010	\$0	\$0	\$0	0.00
419	SECURA LIFE INSURANCE CO	0.0000	454	4	\$911	\$826	\$0	\$0	\$0	0.00
420	SECURITY ASSURANCE COMPANY	0.0006	391	0	\$15,860	\$15,860	\$0	\$2,234	\$758	4.78
421	SECURITY BENEFIT LIFE INSURANCE CO	0.0031	322	279	\$82,700	\$82,597	\$0	\$67,963	\$65,330	79.09
422	SECURITY CONNECTICUT LIFE INS CO	0.0000	445	46	\$1,232	\$1,241	\$0	\$0	\$0	0.00
423	SECURITY GENERAL LIFE INSURANCE CO	0.0279	193	0	\$733,409	\$857,500	\$0	\$516,573	(\$31,654)	0.00
424	SECURITY INSURANCE CO OF HARTFORD	0.0008	382	14	\$20,826	\$34,238	\$0	\$2,097	(\$164,566)	0.00
425	SECURITY LIFE INS CO OF AMERICA	0.0322	185	13,150	\$845,496	\$843,043	\$0	\$269,677	\$249,092	29.55
426	SECURITY LIFE OF DENVER	0.0041	308	2,206	\$108,199	\$111,260	\$0	\$0	(\$30,683)	0.00
427	SECURITY MUTUAL LIFE INS CO OF NE	0.0006	393	28	\$14,793	\$15,132	\$0	\$74,224	\$75,424	498.44
428	SECURITY MUTUAL LIFE INS CO OF NY	0.0053	297	708	\$139,818	\$157,975	\$3,842	\$0	\$0	0.00
429	SENTRY INSURANCE A MUTUAL COMPANY	0.0076	269	0	\$200,091	\$199,774	\$0	\$97,362	\$97,362	48.74
430	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.0395	173	790	\$1,038,885	\$1,089,373	\$0	\$813,940	\$990,112	90.89
431	SETTLERS LIFE INSURANCE COMPANY	0.0028	332	229	\$73,009	\$72,894	\$0	\$200	\$200	0.27
432	SHELTER LIFE INSURANCE CO	0.4368	44	7,960	\$11,484,778	\$11,587,640	\$0	\$10,385,666	\$9,975,882	85.35
433	SIERRA HEALTH & LIFE INS CO INC	0.0207	210	1,048	\$545,087	\$539,769	\$0	\$175,045	\$396,587	73.47
434	SIGNATURE LIFE INS CO OF AMERICA, THE	0.0018	353	841	\$46,202	\$45,704	\$0	\$28,426	\$17,985	39.35
435	SLOVENE NATIONAL BENEFIT SOCIETY	0.0000	455	76	\$864	\$864	\$0	\$844	\$694	80.32
436	SOUTHLAND LIFE INSURANCE COMPANY	0.0045	303	691	\$118,071	\$108,459	\$0	\$15,026	\$134,735	124.23
437	STANDARD INSURANCE COMPANY	0.0879	117	28,138	\$2,311,624	\$2,305,180	\$0	\$1,425,316	(\$5,226,154)	0.00
438	STANDARD LIFE AND ACCIDENT INS CO	0.2876	60	14,189	\$7,562,274	\$7,732,290	\$0	\$5,713,080	\$5,463,007	70.65
439	STANDARD LIFE INS CO OF INDIANA	0.0000	483	2	\$184	\$184	\$0	\$0	\$0	0.00
440	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.0580	145	4,005	\$1,525,525	\$1,524,381	\$0	\$1,354,182	\$1,448,071	94.99
441	STATE AUTOMOBILE MUTUAL INS CO	0.0000	476	1	\$248	\$248	\$0	\$0	(\$70)	0.00
442	STATE FARM MUTUAL AUTOMOBILE INS CO	1.3148	17	59,094	\$34,571,905	\$35,522,733	\$2,344	\$27,543,913	\$27,514,038	77.45
443	STATE LIFE INSURANCE COMPANY	0.0003	412	9	\$7,091	\$7,478	\$0	\$0	\$0	0.00
444	STATE MUTUAL INSURANCE CO	0.0029	330	0	\$76,086	\$0	\$0	\$0	\$0	0.00
445	STATESMAN NATIONAL LIFE INS CO THE	0.0094	254	213	\$245,865	\$240,528	\$0	\$199,783	\$187,091	77.78
446	STERLING INVESTORS LIFE INS CO	0.0000	498	0	\$0	\$0	\$0	\$4,685	\$0	0.00
447	SUN LIFE ASSURANCE CO OF CANADA	0.0566	149	41,450	\$1,487,784	\$1,527,198	\$0	\$375,419	\$456,163	29.87
448	TIG INSURANCE COMPANY	0.0212	206	76	\$558,292	\$620,512	\$0	\$88,551	\$102,351	15.49
449	TIME INSURANCE COMPANY	0.5085	38	15,442	\$13,371,416	\$13,268,868	\$0	\$8,470,916	\$8,452,379	63.70
450	TMG LIFE INSURANCE COMPANY	0.1047	100	1,432	\$2,753,927	\$2,817,029	\$0	\$2,127,597	\$1,755,261	62.31
451	TRANS-GENERAL LIFE INSURANCE COMPANY	0.0207	211	290	\$544,314	\$544,609	\$0	\$288,126	\$286,626	52.63
452	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.1046	101	77,155	\$2,749,757	\$2,577,497	\$0	\$110,173	\$141,182	54.87
453	TRANSPORT LIFE INSURANCE COMPANY	0.1095	97	5,028	\$2,878,727	\$3,045,911	\$0	\$2,699,103	\$2,774,251	91.08
454	TRANSPORTATION INSURANCE COMPANY	0.0000	462	0	\$535	\$709	\$0	\$0	\$0	0.00
455	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.0008	379	3	\$22,034	\$15,921	(\$4,996)	\$324,596	\$148,273	931.30
456	TRAVELERS INDEMNITY COMPANY	0.0003	406	1	\$8,096	\$8,233	\$0	\$0	\$0	0.00
457	TRAVELERS INSURANCE COMPANY THE	0.9457	24	7,445	\$24,865,811	\$27,770,168	\$0	\$30,095,129	\$26,545,268	95.59
458	TRAVELERS PROTECTIVE ASSOC OF AMERICA	0.0061	286	11,306	\$159,517	\$159,517	\$0	\$142,510	\$142,510	89.34
459	TRUSTMARK INSURANCE CO (MUTUAL)	0.5521	32	26,214	\$14,516,636	\$14,363,446	\$0	\$11,207,434	\$11,703,104	81.48
460	TRUSTMARK LIFE INSURANCE COMPANY	0.0008	380	0	\$21,662	\$21,602	\$0	\$2,081	\$2,044	9.46
461	U S FINANCIAL LIFE INSURANCE CO	0.0000	498	0	\$0	\$0	\$0	\$700	\$700	0.00
462	U S LETTER CARRIERS' MUTUAL BENEFIT ASS	0.0031	324	507	\$81,518	\$81,926	\$0	\$81,924	\$80,818	98.65
463	UNILIFE INS CO	0.0068	280	0	\$179,736	\$179,736	\$0	\$175,530	\$175,530	97.66
464	UNION BANKERS INSURANCE COMPANY	0.3920	51	9,038	\$10,308,360	\$10,184,505	\$0	\$7,746,150	\$8,352,905	82.02
465	UNION BENEFIT LIFE INS CO	0.0009	377	349	\$23,053	\$23,462	\$0	\$4,486	\$4,823	20.56
466	UNION CENTRAL LIFE INSURANCE CO	0.0275	197	1,440	\$723,542	\$739,938	\$0	\$172,780	\$202,963	27.43
467	UNION FIDELITY LIFE INSURANCE CO	0.3889	53	67,905	\$10,225,450	\$9,321,847	\$0	\$4,098,512	\$4,682,930	50.24
468	UNION LABOR LIFE INSURANCE COMPANY	0.0544	153	41,137	\$1,429,648	\$1,460,807	\$26,229	\$492,297	\$517,553	35.43
469	UNION SECURITY LIFE INSURANCE CO	0.0867	120	13,582	\$2,278,906	\$2,106,368	\$0	\$171,934	\$742,460	35.25
470	UNITED AMERICAN INSURANCE COMPANY	0.6045	28	14,441	\$15,894,655	\$16,387,792	\$0	\$10,058,443	\$10,157,096	61.98
471	UNITED BENEFIT LIFE INSURANCE COMPANY	0.0210	207	246	\$551,025	\$547,657	\$0	\$147,214	\$159,783	29.18
472	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.0311	188	3,262	\$816,832	\$737,351	\$0	\$321,028	\$360,221	48.85
473	UNITED COMPANIES LIFE INSURANCE CO	0.0013	365	331	\$33,261	\$34,576	\$0	\$9,432	\$10,647	30.79
474	UNITED DENTAL CARE INSURANCE COMPANY	0.0504	160	7,581	\$1,324,224	\$1,324,224	\$0	\$111,484	\$1,077,865	81.40
475	UNITED FAMILY LIFE INSURANCE CO	0.0000	495	1	\$46	\$46	\$0	\$0	\$0	0.00
476	UNITED FIDELITY LIFE INSURANCE CO	0.0000	498	1	(\$86)	\$119	\$0	\$0	\$70	58.82
477	UNITED HEALTH AND LIFE INSURANCE CO	1.0924	22	140,338	\$26,723,100	\$29,170,790	\$0	\$17,805,909	\$17,725,764	60.77
478	UNITED HERITAGE MUTUAL LIFE INS CO	0.0003	413	18	\$7,069	\$7,275	\$0	\$175	\$155	2.13
479	UNITED HOME LIFE INSURANCE COMPANY	0.0002	424	14	\$4,847	\$4,847	\$0	\$0	\$0	0.00
480	UNITED INSURANCE COMPANY OF AMERICA	0.0130	232	3,548	\$341,438	\$348,828	\$0	\$170,029	\$159,054	45.60
481	UNITED LIBERTY LIFE INSURANCE COMPANY	0.0000	479	3	\$216	\$233	\$0	\$0	\$0	0.00
482	UNITED LIFE INSURANCE COMPANY	0.0072	274	1,356	\$189,533	\$127,004	\$0	\$75,776	\$203,726	160.41
483	UNITED OF OMAHA LIFE INS CO	0.5284	34	60,573	\$13,893,818	\$14,186,046	\$0	\$12,392,910	\$11,092,488	78.19
484	UNITED SERVICES LIFE INSURANCE CO	0.0000	490	0	\$85	\$75	\$0	\$0	\$0	0.00
485	UNITED STATES LIFE INS CO NY	0.0632	140	2,199	\$1,661,245	\$1,673,276	\$0	\$912,632	\$993,527	59.38
486	UNITED TEACHER ASSOCIATES INSURANCE CO*	0.0095	253	646	\$248,628	\$262,172	\$0	\$274,873	\$258,299	98.52
487	UNITED WISCONSIN INSURANCE COMPANY	0.0039	312	1,065	\$101,568	\$100,244	\$0	\$8,350	\$18,806	18.76
488	UNITED WISCONSIN LIFE INSURANCE COMPANY	1.2438	20	0	\$32,704,584	\$32,668,938	\$0	\$23,323,470	\$24,059,549	73.20
489	UNITED WORLD LIFE INSURANCE COMPANY	0.0058	290	299	\$153,036	\$151,226	\$0	\$295,245	\$333,554	220.57
490	UNIVERSAL GUARANTY LIFE INS CO	0.0002	421	0	\$5,252	\$5,292	\$0	\$24,591	\$14,591	275.72
491	UNIVERSAL LIFE INSURANCE COMPANY THE	0.0033	317	0	\$86,125	\$86,125	\$0	\$25,685	\$25,685	29.82
492	UNIVERSAL UNDERWRITERS LIFE INS CO	0.0208	208	0	\$546,756	\$487,797	\$0	\$220,894	\$267,701	54.88
493	UNIVERSE LIFE INSURANCE CO	0.0525	155	938	\$1,381,744	\$1,245,104	\$0	\$1,344,251	\$1,214,756	97.56
494	UNUM LIFE INS CO OF AMERICA	1.1957	21	237,004	\$31,439,412	\$29,528,376	\$3	\$18,323,844	\$26,714,855	90.47
495	USAA LIFE INSURANCE COMPANY	0.0325	183	1,714	\$855,125	\$855,715	\$0	\$17,968	\$770,500	90.04
496	USLIFE CREDIT LIFE INSURANCE CO*	0.0648	136	18,749	\$1,704,052	\$1,314,734	\$0	\$524,276	\$700,747	53.30
497	VALLEY FORGE LIFE INSURANCE COMPANY	0.0010	375	2,935	\$25,496	\$25,261	\$0	\$367	\$220	0.87
498	VALLEY NATIONAL INSURANCE COMPANY	0.0060	288	18	\$157,740	\$98,677	\$0	\$3,749	(\$4,209)	0.00
499	VASA NORTH ATLANTIC INSURANCE COMPANY	0.0055	296	14	\$143,500	\$143,500	\$0	\$439,496	\$332,480	231.69
500	VETERANS LIFE INS CO	0.0118	238	2,423	\$309,530	\$317,939	\$0	\$133,086	\$103,222	32.47

**1995 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
501	VICTORY LIFE INSURANCE COMPANY	0.0000	456	8	\$760	\$437	\$0	\$0	\$0	0.00
502	VIDLANT INSURANCE COMPANY	0.0000	498	0	\$0	\$0	\$0	\$0	(\$90)	0.00
503	VIRGINIA SURETY COMPANY INC	0.0001	443	0	\$1,385	\$1,570	\$0	\$640	(\$1,655)	0.00
504	VISION SERVICE PLAN INSURANCE CO	0.2551	66	116,470	\$6,706,392	\$6,712,374	\$0	\$5,318,206	\$5,453,397	81.24
505	VISTA LIFE INSURANCE COMPANY	0.0031	326	423	\$80,696	\$73,911	\$0	\$26,856	\$7,704	10.42
506	VOYAGER LIFE INSURANCE COMPANY	0.0090	258	235	\$235,871	\$85,455	\$0	\$5,919	\$27,609	32.31
507	VULCAN LIFE INSURANCE COMPANY	0.0055	294	682	\$145,382	\$137,611	\$0	\$160,008	\$137,309	99.78
508	WABASH LIFE INSURANCE COMPANY	0.0077	268	1,614	\$201,372	\$201,372	\$0	\$175,056	\$175,056	86.93
509	WASHINGTON NATIONAL INS CO	0.5085	39	77,425	\$13,369,930	\$12,940,805	\$0	\$9,625,281	\$9,050,604	69.94
510	WEST COAST LIFE INSURANCE COMPANY*	0.0007	383	5	\$19,617	\$29,007	\$0	\$76,124	(\$46,010)	0.00
511	WESTERN AND SOUTHERN LIFE INS CO	0.0347	178	9,012	\$911,294	\$911,941	\$0	\$1,310,441	\$1,469,969	151.19
512	WESTERN DIVERSIFIED LIFE INSURANCE CO	0.0168	219	2,988	\$442,313	\$392,242	\$0	\$91,923	\$119,913	30.57
513	WESTERN FIDELITY INSURANCE COMPANY	0.0287	191	0	\$753,520	\$752,254	\$0	\$1,388,173	\$1,123,013	149.29
514	WINTERTHUR LIFE RE INSURANCE CO	0.0000	498	47	(\$24)	\$6,745	\$0	\$0	\$0	0.00
515	WISCONSIN NATIONAL LIFE INSURANCE CO*	0.0001	437	5	\$2,079	\$2,123	\$0	\$1,500	(\$3,807)	0.00
516	WOODMEN ACCIDENT AND LIFE COMPANY*	0.0558	151	1,509	\$1,466,084	\$1,504,910	\$0	\$1,041,214	\$983,035	65.32
517	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.0013	362	100	\$35,385	\$35,532	\$1,893	\$6,445	\$6,960	19.59
518	WORKMENS BENEFIT FUND OF THE U S OF AM	0.0000	458	41	\$614	\$614	\$0	\$342	\$0	0.00
519	WORLD INSURANCE COMPANY	0.1314	89	1,867	\$3,456,036	\$3,398,015	\$0	\$3,109,506	\$3,052,084	89.82
520	ZALE LIFE INSURANCE COMPANY	0.0010	374	2,074	\$25,951	\$25,951	\$0	\$13,303	\$19,338	74.52
521	ZURICH INSURANCE COMPANY	0.0173	217	5	\$453,835	\$300,798	\$0	\$0	\$23,952	7.96
522	ZURICH LIFE INSURANCE CO OF AMERICA	0.0000	466	1	\$488	\$437	\$0	\$0	\$0	0.00
TOTAL		100.000		8,799,408	\$2,629,407,740	\$2,639,427,085	\$2,424,194	\$1,901,905,225	\$2,014,851,685	76.34

